UNLOCKING THE POWER OF CONSUMERS

choice

UGUST 2010 • WWW.CHOICE.COM.AU

Closed palm

Take action to stop the scourge of environmentally damaging palm oil

Chain of command

Which coffee chain offers the best-tasting espresso? Our connoisseurs find out

Lab tests

- High-end cameras
- Washing machines
- Landline phones
- CFL bulbs
- Children's bikes
- Safety gates & barriers

Full nest

Best and worst super funds as voted by you

PLUS

Go green and earn cash with solar panel systems

Shampoos: 'salon-style' haircare without salon prices

35 Best Buy hospital insurance policies

Movie rental: on demand, mail, kiosks or walk-in?

Our greener living challenge: save on water and energy bills

173 PRODUCTS RATED!

xpert advice, top appliances, best surfaces for your kitchen

COMMENT

Milestones for consumer protection

CI campaigns globally for important consumer issues on which CHOICE continues to campaign hard locally

This year is not only a red letter year for CHOICE as we celebrate our 50th anniversary, but also a milestone for Consumers International (CI), the worldwide consumer body of which we are a founding member.

Now a movement of more than 225 organisations in 115 countries, CI was set up in 1960 by five national consumer organisations, including the Australian Consumers' Association (CHOICE) and the US Consumers Union. Its original focus was as a global information exchange between the growing number of product-testing organisations that had sprung up in the post-war boom years. But it quickly established a reputation as an agent for change around consumer issues of the day.

Just two years after CI launched, US President Kennedy became the first world leader to formally address the issue of consumer rights, setting out four: the right to safety; to be informed; to choose; and to be heard. His speech has inspired CI's work to this day, along with four other rights that have since been added: satisfaction of basic needs; redress; consumer education; and a healthy environment.

CI's campaigning victories include helping persuade the UN to adopt guidelines on consumer protection. It has also successfully reduced consumers' exposure to dangerous risks such as hazardous drugs, unsafe and unsuitable products and deceptive marketplace practices. Today, CI's campaigning spirit is as strong as ever, especially with regard to ending the marketing of junk food to kids and exposing irresponsible prescription drug marketing, both of which CHOICE has campaigned on locally for many years.

2010 is also a red letter year for Australian consumers, with key consumer measures becoming national law last month. Perhaps the most important of these is the introduction of protections against unfair contract terms. While consumers in Victoria have enjoyed these protections for some while, it's the first time all Australian consumer contracts will be regulated. This means terms that are unfairly and unnecessarily weighted against you, the consumer, will be unenforceable.

In addition, the ACCC now has powers to take action on behalf of consumers where it finds a contract term is unfair. CHOICE will be providing the regulator with examples of unfair terms we believe need to be eliminated. Other benefits under these new laws include protections against door-to-door sales and telemarketing, and reforms of the product safety regime. Consumer guarantees for goods or services that don't perform as they should – an area where CHOICE has campaigned particularly hard – have also been improved.

While these reforms have not received much media attention, they are the most important development for Aussie consumers since the *Trade Practices Act* was passed in 1974. We look forward to working with business and regulators to ensure consumers reap the full benefits.

As always, please call me on the number below with your ideas or to book your place on our next Members' Lab Tour, which takes place at 2pm on Wednesday 11 August.

Nick Stace, CEO
Phone 1800 266 786

CHOICE. Make the right one.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is almost entirely funded by subscriptions to our magazines, to **www.choice.com.au** and from other services we supply for the benefit of consumers.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

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CHOICE ONLINE

For more information on the UK credit law changes, as well as credit card traps and how to avoid them, go to **www.choice.com.au/money**

FOOD

MILKING FARMERS DRY **A Senate report into dairy competition and pricing has slammed the outcomes of deregulating the dairy industry in Australia, where dominance by two supermarket chains and a handful of (mostly foreign-owned) processors has placed farmers at a competitive disadvantage.**

The report found this disadvantage was previously masked by favourable economic conditions, but when commodity prices fell, farm gate prices (the net value of agricultural products after they've left the farm) dropped accordingly.

The Senate Economics References Committee was presented with evidence suggesting the supermarkets' growing share of the milk market through the sale of generic milks is putting pressure on processors, who are increasingly having to compete with their own branded milk while also supplying milk to supermarkets. And dairy farmers, the weaker parties in the supply chain, are having terms dictated to them by the larger players.

A raft of changes aimed at enhancing the effectiveness of the *Trade Practices Act* has been recommended, particularly "those provisions relating to misuse of market power, predatory pricing, mergers and creeping acquisitions". The overarching recommendation is to review the entire national competition policy. RACHEL CLEMONS

HEALTH

Lady-killer exposed

Heart disease is not just a risk for men to minimise.

Go Red for Women
Go Red for Women is the Heart Foundation's campaign to raise awareness of heart disease as a women's health issue and promote healthier choices.
Join us to show your support for improving women's heart health.
Name
Address
Email
Phone
Leave more at: www.goredforwomen.org.au or call 1300 36 27 87

Often wrongly assumed to mainly affect older males, cardiovascular disease (CVD) kills almost as many Australian women as it does men – 216 per week on average, or almost 31 women per day. It also kills four times as many women as breast cancer, and a woman's risk of CVD increases significantly after menopause.

A new report from the Australian Institute of Health and Welfare (AIHW), funded by the Heart Foundation, outlines the current impact of CVD and dispels common myths surrounding the disease. More than 11,000 Australian women lose their lives to heart disease each year, and approximately 226,000 women are living with it. Yet according to the Heart Foundation, 80% of women remain unaware of this threat.

In addition to lifestyle habits and family history, the risk factors for heart disease include high blood pressure, high cholesterol and diabetes – all of which often have no telltale symptoms.

The release of the AIHW report kicked off the Heart Foundation's annual "Go Red for Women" campaign (see left) to raise awareness of heart disease as a women's health issue and promote healthier choices. RACHEL CLEMONS

MONEY

Aussie credit cards fail UK standards

Will Australia follow the UK's lead and outlaw unfair interest penalties and irresponsible practices?

Earlier this year, the then British Prime Minister, Gordon Brown, announced new measures to prevent credit card companies from using some of the "sharp practices" that cause consumers to get into debt and pay exorbitant interest.

But most of the practices to be outlawed in the UK remain standard practice for Australian financial institutions. The key UK changes include:

- Repayments to be allocated to the part of the debt attracting the highest interest.
- Bans on unsolicited credit limit increases.
- Consumers being able to reject interest rate hikes.
- More information on the dangers of only making minimum monthly repayments.
- Better disclosure of fees and charges.

In Australia, Treasury is currently considering credit cards and responsible lending as part of new national consumer credit laws, and cites our findings in the online version of this story (see top left), for consultation.

ALAN DOOLEY

IN BRIEF

GREEN "SCHEME"?

The ACCC has again begun legal proceedings against Global Green Plan Ltd, following the company's ongoing failure to purchase renewable energy certificates on behalf of paying customers, even after being ordered to do so earlier this year. The ACCC alleges the certificates were not purchased, nor were promised explanatory letters sent to customers by the agreed date.

SUPER ROLLOVER MADE EASY

The Industry Funds Forum has launched an electronic commerce hub to facilitate the transfer of rollovers between superannuation funds. The rollover between participating funds will happen within 48 hours, and onerous proof-of-identity requirements will be removed for amounts of less than $10,000. Currently, 32 million super accounts exist in Australia – triple the number of people in the workforce.

CURRY NIGHT A SALTY FRIGHT

An analysis of 784 South Asian products by Consumer Action on Salt and Health (CASH) has found frighteningly high salt levels in prepared foods across the UK. A curry with rice, naan, poppadom, sag aloo and chutney can provide a massive 20g of salt – more than triple the maximum recommended daily intake. CASH is urging food manufacturers to reduce salt use and advises consumers to check nutrition information panels, request low-salt dishes and cook without salt at home.

SUSTAINABILITY

Green babes

What are the greenest nappy options for your baby?

Nappy manufacturers Kimberly-Clark and EcoQuest are accusing one another of "greenwashing" consumers as the latter prepares to launch Little Takas, a nappy made from non-woven materials derived from corn and wood pulp.

Kimberly-Clark told CHOICE that while biodegradation may seem an attractive solution, there's no such thing as a completely biodegradable nappy because product breakdown does not typically occur in a landfill. EcoQuest disagrees with this view and questions Kimberly-Clark's emphasis on the sustainability of its raw materials and assembly processes.

EcoQuest had its latest product independently tested, in accordance with an injunction ordered by the Australian Federal Court. In 2008, the Australian Competition and Consumer Commission (ACCC) took legal action against EcoQuest – then known as SeNevens – for false and misleading claims that its Safeties Nature Nappy product was 100% biodegradable. The court ruled SeNevens must submit any nappy it intended marketing as "biodegradable" for independent scientific testing.

The Little Takas range of nappies was tested against the Australian Standard for biodegradable plastics. At the conclusion of six months of independent scientific testing, the nappies achieved 90% of the maximum theoretical value for biodegradation.

As well as biodegradable disposable nappies, cloth nappies are another green option for parents to consider. Research from the University of Queensland showed that home-washed reusable nappies, washed in cold water in a front-loading washing machine and line-dried, are the most environmentally friendly option.

More than 2.1 billion nappies were used by Australian babies in 2008/09. Green brands together account for less than 10% of the disposable nappies market, compared with Kimberly-Clark's 60% share. For more on cloth and disposable nappies, see our user trial summary in the May issue of *CHOICE* (page 10). **CECILIA LEE**

NUMBER CRUNCH

£500m
The estimated amount to be taken from the coffers of credit card companies and returned to UK consumers under proposed reforms.

A$34.6bn
The total balance of interest accruing on Australian credit cards, as at April 2010.

STAY TUNED

We'll be investigating further how you can shake salt from your diet in the September issue of *CHOICE*.

CAN YOU HELP? DRY-CLEANING & LAUNDRY SERVICES

We need your help for an upcoming story on dry-cleaning – anything from a vanishing dress, discoloured blouse or badly ironed business shirt, through to examples of wonderful service and good value for money. Please email us your experiences, good and bad, at **money@choice.com.au**, including a daytime phone number so we can contact you if necessary.

"An independent third-party endorsement from CHOICE is held in high regard by consumers, with 88% of our members saying they've purchased a product as a result of a CHOICE recommendation."

GREEN MYTH-BUSTING

Should you wash your cans before recycling them? Are green bags more environmentally friendly than bio-disposable? If you have any questions – or suggestions – about how to help the environment, please email us at **money@choice.com.au**

CONSUMER ACTION

Mark of approval

CHOICE rolls out its new product endorsement initiative.

To help consumers make sound buying decisions, "CHOICE Recommended" logos will soon be appearing on selected products that have met our strict testing standards for excellent overall performance, ease of use and energy efficiency.

The first "CHOICE Recommended" endorsement licence and logos have been approved for a Rinnai gas dryer and two gas heaters. Over time, you'll be spotting this logo on other products such as whitegoods, car GPS systems, dishwashers, vacuum cleaners and even tyres. The scheme will run in conjunction with the CHOICE Awards logo program, which acknowledges the top-performing companies and retailers of the past year (see *CHOICE* April 2010, page 14).

"CHOICE is very protective of its independence, and we believe it's important that consumers are able to make decisions at the point of sale," says CHOICE commercial director, George Perry. "Our research shows that an independent third-party endorsement from CHOICE is held in high regard by consumers and companies alike, with 88% of our members saying they've purchased a product as a result of a CHOICE recommendation."

A licence fee will be charged for companies and manufacturers to use the scheme, with any surplus funds to be re-invested into further testing and research. **TANYA FONG**

FOOD LABELLING

Energised menus

Victorians will be first in Australia to get kilojoule details on fast food menus.

From 2012, fast food outlets in Victoria will be required to disclose nutritional information about their meals on in-store menus, under a new initiative to tackle diabetes and improve the health of consumers.

The initiative was developed in consultation with health experts, and CHOICE was among a select group of health organisations and businesses invited to a discussion with Victorian Premier, John Brumby. All chain food businesses in Victoria, such as Domino's, McDonald's and Subway, will be required to disclose the energy content in kilojoules of their menu items at point of purchase; disclose energy content on menus and menu boards; and include a recommended daily intake statement on all menus and menu boards. The kilojoule-on-menu requirement will apply to food businesses that have 200 or more outlets across Australia (or 50+ Victorian outlets) and sell prepared or pre-packaged food or drinks.

"Consumers are increasingly eating meals away from home, so it's essential they can easily identify just how healthy – or unhealthy – fast foods and drinks really are," says CHOICE's Senior Food Policy Officer, Clare Hughes. "Displaying kilojoules on the menu is a vast improvement on making nutritional information available only on websites, which isn't much use when you're standing in line deciding what to order.

"We want to see this initiative rolled out nationally in conjunction with traffic light colours on food labels, to arm people with the best information to make healthier choices. We'd also like it broadened to include smaller restaurant chains." **RACHEL CLEMONS**

SMARTPHONE

Mixed reception

Our US counterpart, *Consumer Reports*, has found a glitch with the latest iPhone to hit the market.

CHOICE's US sister publication, *Consumer Reports*, has been able to replicate a widely reported reception drop-out problem with Apple's new iPhone 4 when held a certain way in the left hand. Apple has admitted to the problem and offered a free bumper casing that *Consumer Reports* has confirmed will fix the issue.

The iPhone 4 is slightly thinner (9.3mm) than the 3GS version. A metal trim is now used as the antenna, sandwiched between two plates of hardened glass. Many of its improvements, such as folder organising and renaming, iBook eReader, multi-tasking and stronger email support, are available to iPhone 3GS users when upgrading to the latest free updated version (iOS4) in iTunes. Some of the iOS4 features won't be available, though, if you own a 3G version of the iPhone.

The 3.5-inch display packs in more pixels than earlier models, and text is vastly improved. The 5-megapixel camera with LED flash can record HD video. A gyroscope feature now responds to movement in all directions rather than on a single plane, which no doubt will lead to a flood of 3D-type multidirectional games for the iPhone 4's OS.

The iPhone 4 has an effective front-facing camera for video chats over a Wi-Fi connection, but it's only available if the person at the other end also has an iPhone 4, and only over a Wi-Fi connection, not your phone network.

CHOICE VERDICT

While *Consumer Reports* is impressed with many features of the new iPhone, reception quality under certain circumstances is a real issue and needs to be resolved before it can be given a recommendation. **DENIS GALLAGHER**

APPLE IPHONE 4
Price $US699
Contact www.apple.com/au
NOT RATED

SLOW COOKER

Easy does it

The Ikon makes delicious meals that virtually cook themselves.

If you're pressed for time making dinner, a slow cooker could be the answer. Simply prepare the ingredients in the morning, add the liquid, set the temperature and – voilà – a meal ready for when you arrive home.

CHOICE has always been impressed by slow cookers, and the Ikon doesn't disappoint. Its 7L capacity makes it ideal for family-sized meals, while its rectangular shape accommodates even large portions of meat.

A unique feature is its removable pan, which is not only used for slow cooking, but also designed for searing on the stove and roasting in the oven (though it's not suitable for induction cooktops). Other slow cookers require you to sear your meat first in a separate saucepan, but with the Ikon it's all done in the same non-stick pan. (Beware using metal utensils as the non-stick surface can scratch easily.) The cooker also includes a stainless steel rack that allows you to slow-cook a roast without adding water.

We prepared lamb shanks to assess the Ikon's ability to cook at low temperature over an extended time, and soup to assess its ability to cook at high temperature over a shorter period. It performed excellently for both – the soup was cooked perfectly and the lamb shanks were tender. Both also reached suitable temperatures for safe consumption.

The unit is reasonably heavy, with the pan alone weighing in at more than 2kg. Take care when removing the pan from the stove and while the slow cooker is on, as the rubber grip handles and exterior surface can get hot. Its stainless steel exterior requires attention when cleaning, and the pan's size can make it awkward to wash in your sink.

CHOICE VERDICT

The Breville Ikon Slow Cooker easily cooks enough to feed a large family. It is more expensive than most other slow cookers, but its unique features make it a cut above the rest. **REBECCA GATTO**

BREVILLE IKON SLOW COOKER WITH EASYSEAR PAN BSC560
Price $200
Contact www.breville.com.au

★★★★½

YOUR SAY

Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too, so please email **ausconsumer@choice.com.au** or mail to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Red card for gift cards

I recently purchased a $50 Coles Group & Myer gift card as a present for my niece and popped it in the mail for her. When I found out she had not received the card, I contacted Coles to see whether it had been used anywhere, but was told it would not be possible to track because I only had a part-number on the sales docket and not the full number on the card itself.

There is a warning on the card that says it should be treated like cash and cannot be replaced or refunded if lost or stolen, but nowhere does it say the consumer should write down the full number that appears on the gift card. I asked Coles about this and was then told that even if I had both the gift card number and sales docket number, it would still be untraceable.

I cannot report this gift card as being stolen, or take any other action. I realise in hindsight I should not have put a gift card in the mail, yet I've been doing so for years with no problem.

Elizabeth Thompson, Beaumaris, Vic

CHOICE SAYS Over the years, gift cards have been the subject of numerous complaints to CHOICE. One key risk for consumers is that if the card is lost or stolen, it can be used by someone else. Some alternatives to sending a gift card through standard mail include sending it via registered post or buying one online and having it delivered.

Another cause for complaint is the time limit imposed on cards. As a result of recent reforms in the US, gift cards there are now prohibited from expiring within five years. We'd like to see the same reforms take place here to protect Australian consumers.

Dodgy deposit

In March this year, my wife and I spent a weekend at the Novotel Canberra. When checking in, I was asked for my credit card, despite having prepaid for the room. An impression of my card was taken, supposedly for security reasons. On checking out, I made it clear we'd used nothing from the bar fridge except milk for coffee.

When I later checked my bank account I was surprised to see $100 had been charged to my card by the hotel. They told me this had been done in case of damage to the room or stock being taken from the fridge, and I was advised it would be returned in three to five days. By the following weekend, the $100 had not been refunded to my card so I contacted the hotel again. After some heated discussion, the manager eventually agreed to phone the bank and release the $100.

Surely a check of the room on the day of departure would clear any doubt and thus release the money immediately.

Fred Fahey, Sutherland, NSW

CHOICE SAYS Accor Hotels (which owns the Novotel hotel chain) told CHOICE the $100 was for a "pre-authorisation" taken from every guest checking into the Novotel Canberra, and claims this is standard practice for most hotel groups in Australia.

Pre-authorisation places a "hold" on the funds, which are released automatically if the guest pays for extras using the same credit card. If there are no extras to be paid for, or the guest chooses to use a different credit card or pay by cash or EFTPOS, the pre-authorisation is automatically released by the cardholder's financial institution.

Accor says major banks generally release the money within three to five working days. "This process can be accelerated by the hotel, by sending a release fax to the financial institution concerned at the guest's request," a spokesperson told us. "This fax can only be sent once the relevant institution has been

THUMBS UP!

Ray Matson of Parkes, NSW, had a problem with some Gillette razors. He rang their customer service department, and two days later received vouchers for the full cost of the razors, as well as a reply-paid envelope so Gillette could examine and rectify the product.

Jessica Mitchell of Maroubra, NSW, ordered contact lenses from Specsavers Optometrists but there was a delay in the delivery. Subsequently, the lenses were delivered to Jessica in person by a Specsavers staff member, and the following month she received a letter apologising for the delay and enclosing a free additional pair of contact lenses.

Angela Small's (of Wishart, Qld) new Vicks Vaporizer was producing large "flakes" in the water. When she told Vicks about the problem, they sent her a new unit. "I was very impressed with the cheerful and prompt response, particularly when the new Vaporizer arrived by courier," says Angela. "With a sick four-month-old, a trip saved is worth gold."

Peter Conroy of Seaford, Vic, was having trouble with his Samsung computer monitor. After he explained the problem, Samsung asked Peter to provide the serial number on the back of the monitor and a replacement monitor was delivered to him in less than a week.

advised by the guest. The pre-authorisation will appear in internet banking, and the available balance on the credit card will be reduced by $100 during the period the pre-authorisation is holding. However, it is not a charge as such, and the transaction will not appear on any written statements, nor be charged any fees related to it."

Not just about transport

I am concerned that prices of basic foods in supermarkets can be unreasonably inflated on the excuse of "freight costs". While in Sydney last summer, I purchased a pack of Coles Smart Buy Rolled Oats for 99c. When I returned to Darwin, I bought the same item at Coles (Casuarina Village) for $2.04.

Thinking that Coles may have confused basic oats with quick oats, I wrote to the Casuarina store manager asking about this discrepancy, and was told: "The contributing factors for the price difference of this product when compared to different states of Australia are due to transportation, the cost of sourcing the oats and the market distribution costs."

Does it really cost one dollar or more to move a 900g bag of plain bulk oats? This is a staple, recommended, healthy food that does not require refrigeration.

Margaret Clinch, Darwin, NT

CHOICE SAYS Geography is a significant factor in the price of basic groceries and Northern Territorians often pay higher prices than most other Australians. A 2008 inquiry by the Australian Competition and Consumer Commission (ACCC) found that the average prices for dry groceries at Woolworths in NT metropolitan areas were almost 3% higher than the average of other metropolitan areas (and a little under 2% higher for Coles). For fresh food, the figures were much higher, at 15% (Woolworths) and 13% (Coles).

Our last supermarket survey found similar results (see Check Out Your Groceries, *CHOICE* December 2009/January 2010, page 22). For Coles and Woolworths' stores combined, the price of our basket of goods at the NT stores was 3.1% above the national average. The price difference Margaret found on rolled oats between Sydney and Darwin is closer to 100% than 2%, so it's clearly out of all proportion to our findings.

Coles says there are significant costs involved in getting a product manufactured on the eastern seaboard delivered to stores far away, such as Darwin. However, the ACCC report found that because freight is a fairly small component of the final price of groceries (5% in metropolitan areas, 5.5%-6% in regional areas), even a large increase in transport costs does not explain large increases in final grocery prices.

More important is the lack of local competition and the fact that supermarkets in regional and smaller cities tend to be smaller, so they do not have the advantage of economies of scale.

EMAIL OF THE MONTH

Discounting sham

When I received a renewal notice from NRMA Insurance, the first thing I noticed was that my comprehensive car insurance premium has increased from $647 to $713 this year.

I made one claim in 2008, which is shown as my fault – even though, in fact, I was pushed into the side of another car by a speeding driver. Unfortunately, I didn't get their registration. No-one was injured and the only damage done was to my own car.

This should have had no effect on my premium as I have a "no-claim discount for life" – but last year, and again this year, NRMA virtually doubled my compulsory third party (CTP) insurance because of this accident, even though no other vehicle or person had been damaged. After I voiced some strong objections, the operator told me she would rectify this.

This renewal notice did not show the insurance cost before the discounts were applied; when I rang to enquire, I was told it was $2615. Far from satisfied, I rang both API and AAMI, who quoted $737 and $880 respectively without any no-claim discount.

It seems to me the discounts applied by NRMA Insurance are largely a sham, and if you don't question the renewal quote for both your CTP and comprehensive insurance, you may unwittingly end up paying a lot more than you should.

Patricia White, Wahroonga, NSW

CHOICE SAYS You've raised an excellent point about the no-claim discount (NCD) offered by some insurers. In our latest car insurance report (see Bonus Breakdown, *CHOICE* February 2010, page 36) we discovered that, of all the insurers we surveyed, NRMA, SGIC, SGIO and RACV will increase your premium based on your claims history, even though your NCD stays intact. Even worse, Budget Direct and Australia Post offer NCD protection only for an additional fee, and your premium will still be based on your claims history while your NCD is protected.

NRMA says that claims history is a key component of determining a premium and generally customers with a higher claims frequency will pay more for their insurance. CHOICE believes consumers should be able to expect their premiums not to be affected by an at-fault claim if told their NCD is protected, and is concerned about the lack of transparency in pricing policies.

EMAIL OF THE MONTH Patricia receives *Easy Communication*, or any other book of her choice at **www.choice.com.au/books**.
Unfortunately we are unable to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters.

YOUR SAY – ONLINE

Feedback from our online community provides a great value-add to our own research, providing the essential consumer experience. Two stories that have attracted a lot of valuable user feedback over the past month at CHOICE Online (**www.choice.com.au**) are our spectacles buying guide and mattress satisfaction survey.

Spectacles buying guide

• www.choice.com.au/specs

The arrival of Specsavers has certainly upped the ante in the specs market, prompting many to ask why prices were so steep before this popular discounter sparked the current price war.

John Kerr:

It was interesting to see the changes when Specsavers Optometrists opened. Within months, all the established optometrists were offering much lower prices – obviously because of loss of business due to proper competition rather than the "pretend" competition that existed before. Now Optical SuperStore has opened and, interestingly, only seems to advertise against Specsavers' prices. The other optometrists don't seem to be in the race at all!

I gave Specsavers a try. The eye inspection and vision testing were more thorough than I've ever experienced, and the glasses less than half the price I've paid in the past. (The no-frills glasses were less than a quarter of the previous cost.) My wife has special lenses and hers were also less than half-price.

David Silcock:

I went to Specsavers and got two multi-focal lenses; the second pair were sunglasses with the same prescription and were free. The cost was about $600 and the experience was dreadful. It took three fittings and eye tests for the normal vision glasses before I could see out of them without loss of focus. I tried to get the sunglasses adjusted, but after one try I gave up – it was just too much trouble.

George Maxfield:

My glasses, a single-vision prescription that has changed only marginally over the past 12 years, have gone from a low of $200 to a high of $550! The most expensive came from a West Perth business that insisted I needed the anti-reflective AND anti-scratch coating, pushing an already expensive pair of specs into the stratosphere. The coatings started to wear off, leaving the glasses unusable. To replace them, I bought a pair from Spectacles Online for only $89 including delivery! These lasted far longer than the others.

Mattress satisfaction survey

• www.choice.com.au/matttress

We've had many requests in recent times for a test of mattresses. Unfortunately, it's simply not possible to test something as subjective as comfort; a firm mattress for one person can feel like a slab of concrete to another. So we asked members to give their verdict on the various brands. Our review attracted a mixed response, with some suggesting we should have cast the net wider to assess individual models, not just brands – a big ask, given the hundreds of mattresses out there. But continued feedback on your best or worst buys will help flesh out our report on this popular topic.

Jaffa Bones:

We bought a queen-sized Tempur mattress more than 12 months ago, on special for $2500, and it is absolutely fantastic. I haven't found it too warm in summer or too hard in winter, as I read in some online comments. Our spare bed has a queen-sized Sultan mattress, which is also very comfortable and visitors love it.

Jenny Armstrong:

I bought a Tempur mattress several years ago and have regretted it ever since. It has caused my back pain to worsen and I developed shoulder pain after six months. The store I bought it from was very unhelpful, as was Tempur, who claimed there was no fault with the mattress. I've gone back to sleeping on my $200 Fantastic Furniture mattress.

Julie Gaye Witkowski:

My husband and I purchased a king-size Sleepmaker Innergetic mattress two months ago for $5200 (down from $7999), and do not regret it for one moment. It doesn't get too hot because the top layer has the ability to move air around as you move. I am going through menopause and my old bed was driving me insane with heat build-up.

Alex Cichowski:

I purchased an Ikea mattress but had to return it due to its terrible smell, which still had not worn off after a week. The staff member who took the return identified it as the result of fumigation from the mattress passing through customs. Apparently all imported mattresses must be fumigated, and the smell will be more or less noticeable depending on where your mattress was positioned in the shipping container.

SUPERMARKETS

Price check

The "Big Two" supermarkets are claiming they've lowered their grocery prices, but our investigation found your favourite products may not be cheaper.

Coles and Woolworths have both launched big advertising campaigns claiming they've reduced the prices on popular grocery items. CHOICE wanted to see if there was any weight to these claims, so we grabbed our shopping list and headed to some of their stores in and around Sydney.

What the supermarkets say

In January, Woolworths announced it had reduced the standard shelf price of 3500 grocery products, making them cheaper than they were 12 months ago. This was on top of 2000 weekly specials offered by the retailer in-store.

More recently, Coles claimed it had slashed the price of a basket of household grocery staples by an average of $15, and that its latest pricing campaign featured savings on more than 1000 popular products.

Our survey

We compiled a list of grocery items based on our supermarket survey shopping list (see Check Out Your Groceries, *CHOICE* December 2009/January 2010, page 22) and price information collected a year ago for GroceryCHOICE. Our basket included bread, milk and butter, as well as breakfast cereals, apple juice, biscuits and toilet paper.

We compared prices at five Woolworths stores in Sydney suburbs over a three-month period from February to April. In June, following their announcement they had also dropped prices, we visited five Coles stores in the same or comparable suburbs. We then compared the current prices with those from May 2009. For items that were on special on the day we shopped, we noted the usual price for that item.

What we found

At both Coles and Woolworths, we found very little change in the overall price of our basket. In fact, in most cases our basket was, on average, slightly *more* than it was for the same time last year. At Woolworths, the average price of a shopping basket over a three-month period in 2009 was $152.70. Over the same period in 2010, it was $153.08. In 2009, the average cost of our basket at Coles was $152.55; the cost in June this year: $153.04.

Of the 33 products on our list, only seven were cheaper now than a year ago; most were either more expensive or exactly the same price. On a positive note, we noticed that all the stores within Sydney had moved towards uniform pricing.

CHOICE VERDICT

We believe Coles and Woolworths should publish store-based prices online. Woolworths has already started doing this on selected items, but we see no reason why they can't publish prices across their entire product range. Both should also include an interactive function so consumers can calculate the price of their own basket of groceries.

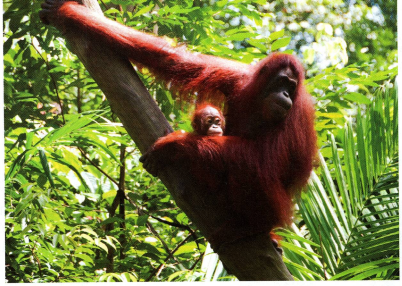
Without better grocery prices information online, consumers can't tell whether claims of lower prices will mean you pay less at the checkout for your favourite items. Our survey found shoppers will only see savings if you're prepared to switch to the limited range of discounted products that Coles and Woolworths want you to buy.

So don't change where you shop based on a supermarket's claims of lower prices. The price reductions only apply to a limited range of products, and they might not be the ones you trust or buy regularly. **MARNI SWITZER**

Don't change where you shop based on a supermarket's claim that it has lowered its grocery prices

CHOICE ONLINE

Have the price wars had much of an effect on your grocery bills? Let us know at **www.checkoutchoice.com.au/pricewars**



STORY SUZIE BROWN

Palmed off

Palm oil is being exposed for its negative impact on the environment and our health. So what action is being taken?

NUTSHELL

>> The production of palm oil is causing rainforest destruction, adding massively to global greenhouse emissions. Palm oil is also high in saturated fat.

>> For both health and environmental reasons, choose products that use other vegetable oils.

Over the past decade, palm oil has appeared, unannounced, in about half our packaged foods, often hidden as unspecified "vegetable oil". Environmentalists argue the use of palm oil is driving rainforest destruction, while the World Health Organization (WHO) claims this oil increases your risk of heart disease.

What is palm oil?

Palm oil comes from the fruit of the oil palm, a small tree native to West Africa – where it has been used for centuries – and is now also grown in other tropical countries. Commercial palm oil plantations have ballooned in the past two decades because it is a high-yielding, valuable crop that is relatively cheap for food producers to use. Due to its high saturated fat content, palm oil also remains more stable and solid than many other oils when used in processed foods, making it perfect for long shelf-life, packaged products. Most palm oil is exported for use in processed food in China, the EU and India, but there are increasing efforts by producing countries to also promote its use as a biofuel.

Many food manufacturers have switched to palm oil in a rush to remove trans fats. WWF Australia believes half of all packaged foods in Australia contain palm oil, including some potato chips and sweet and savoury biscuits, but very few manufacturers explicitly identify palm oil on ingredient lists. Palm oil is also found in some cosmetics (where it is sometimes labelled as *Elaeis guineensis*) and some cleaning products.

FIND OUT MORE

- **WWF Australia Palm Oil Scorecard:** www.wwf.org.au/palm-oil-scorecard-Australia
- **Greenpeace International Nestlé Palm Oil campaign:** http://www.greenpeace.org/international/en/campaigns/climate-change/kitkat/
- **Palm Oil Action:** www.palmoilaction.org.au
- **Roundtable on Sustainable Palm Oil:** www.rspo.org

Effects on heart health

Palm oil contains more than 50% saturated fat, although it is also rich in carotenoids (antioxidants). It does not contain cholesterol, but can cause raised total cholesterol and "bad" cholesterol levels, depending on the levels of other fats in the diet.

The WHO believes there's convincing evidence that palmitic acid (found in palm oil) increases the risk of cardiovascular diseases. The National Heart Foundation of Australia recommends avoiding palm oil due to its high level of saturated fats. However, it's important to remember that the impact of palm oil on heart disease is affected by other lifestyle and dietary factors, such as lack of exercise, stress, the amount of other saturated or trans fats consumed, and hereditary factors.

Rainforest and animal threats

Palm oil production is widely considered to be the greatest immediate threat to forests and biodiversity in South-East Asia, with the UN Environment Programme (UNEP) predicting that by 2022, the industry could wipe out 98% of Indonesia's remaining forests. In Malaysia, from 1990 to 2005 more than a million hectares of forest were cleared for oil palm, accounting for most of the country's deforestation during this period.

Plantations are almost always set up on forested land so that companies can also reap the profits from logging the rainforest. This has caused habitat destruction for a multitude of animal and plant species; research shows that in southern Peninsular Malaysia, conversion of rainforest into oil palm plantations has resulted in a loss of 77% of bird populations and 83% of butterfly populations.

The highest-profile species threatened by palm oil are the orang-utan and Sumatran tiger. A 2007 UNEP report suggests that, if the current pressures continue, wild orang-utans will be virtually wiped out within two decades. Sumatran tigers have lost almost half their habitat in the past 10 years, and fewer than 400 survive today.

Impact on climate change

Clearing and burning forest for plantations also creates massive greenhouse emissions. This pollution is far worse where plantations are established on peat bogs, which release huge amounts of carbon when drained and burned. Deforestation caused almost 12% of all human-induced greenhouse gas emissions in 2008, and oil palm is recognised as one of the largest driving forces behind this land-clearing.

The threats of deforestation and greenhouse emissions from oil palm plantations are so grave that the World Bank has suspended lending to palm oil producers until safeguards are developed to ensure lending doesn't cause further social or environmental harm.

Social impacts of palm plantations

Oil palm agriculture has undoubtedly improved the lives of rural people, including up to six million Indonesians, many of whom were living in poverty. However, traditional landowners are often encouraged to relinquish their land rights when joining an oil palm development and are disempowered in negotiations with palm oil companies.

There are also many health threats to plantation workers, including exposure to pesticides as well as chemical pollution of drinking water. This is because huge quantities of palm oil effluent are produced by processing factories, which can pollute waterways and threaten the health of millions.

Action on palm oil

Many community and NGO campaigns have sprung up in recent years in response to the increasing environmental and social threats of the global palm oil industry.

✓ **Greenpeace International** has put pressure on large food companies such as Nestlé to switch from palm oil or at least buy from sustainable palm oil producers (see Consumer News, *CHOICE* July 2010, page 4). As a result, Nestlé has recently brought forward its commitment to source only from sustainable palm oil suppliers.

✓ **WWF Australia** is campaigning for all large Australian manufacturers and retailers with private labels to use only certified sustainable palm oil by 2015, and has produced a scorecard of companies according to their palm oil use. In response to the scorecard, Woolworths has committed to switching to 100% certified sustainable palm oil in its own brand products, while manufacturer Goodman Fielder will seek sustainable palm oil for its retail-branded products.

✓ **Palm Oil Action** (an Australian group) believes consumer pressure persuaded KFC and Cadbury to remove palm oil from their products. Last year, KFC announced it would switch to a canola-sunflower blend in response not only to environmental campaigns targeting palm oil, but also government pressure to reduce the saturated fat content of its food.

DID YOU KNOW?

The "certified" oil debate

The Roundtable on Sustainable Palm Oil (RSPO) was formed in 2004 to promote more environmentally and socially sustainable palm oil products. RSPO's members include producers, traders, manufacturers, retailers and investors, as well as environmental and social groups, including WWF. To date, RSPO has certified 1.5 billion tons of "sustainable" palm oil.

However, the RSPO has been criticised by some conservation organisations that claim it is overly influenced by the industry's economic desires. Although certified oil is "produced without undue harm to the environment or society" as defined by RSPO criteria, it does allow some clearance of peat forests or other endangered ecosystems. According to Steve Campbell from Greenpeace, the RSPO criteria "are not strong enough, and members aren't observing them anyway".

Certified sustainable palm oil is nevertheless an improvement on business as usual. Although the Western market is far smaller than the Asian market, consumer support for certified products, rather than a simple boycott on palm oil in general, could have a beneficial knock-on effect across the industry.

✓ **Zoos Victoria** has run the "Don't Palm Us Off" campaign calling for the labelling of palm oil in all Australian food products, as a step towards reducing the deforestation of orang-utan habitat in South-East Asia. In 2009, independent senator for South Australia, Nick Xenophon, proposed a bill to mandate labelling of foods as containing palm oil or certified sustainable palm oil. This was supported by 80,000 signatures from the Zoos Victoria campaign as well as CHOICE and the Heart Foundation, but was opposed by the food industry and to date has not become law.

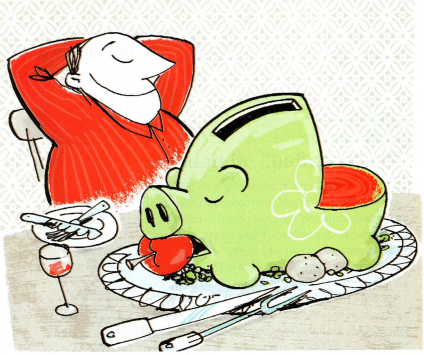
CHOICE VERDICT

Where possible, avoid palm oil altogether or consume only certified sustainable palm oil. Limit your intake of foods labelled as containing palm oil and be cautious about unspecified vegetable oils listed on food labels.

CHOICE wants food manufacturers to replace palm oil wherever possible with healthier oils that are sustainably sourced. Where no suitable alternative exists, manufacturers should be required to use only certified sustainable palm oil. We also want labelling laws to make it mandatory for food labels to list "palm oil" in the ingredients list, rather than hiding it as unspecified "vegetable oil". ■

CAN YOU HELP?

CHOICE is compiling a list of common grocery items that contain palm oil. You can help by letting us know of any food products you've come across that specify palm oil in their ingredients list. To view the list or add a comment, visit **www.choice.com.au/palmoil**



STORY ALAN DOOLEY
SURVEY ANALYSIS SANDRA HART & KATE HENRY

Are you super satisfied?

Our survey reveals which super funds have the most satisfied members, and how you can switch to a better deal.

NUTSHELL

>> Investment performance and fees are the key drivers of superannuation satisfaction.

>> Retail funds have the lowest customer satisfaction levels; almost a quarter of the members we surveyed are considering switching to another fund.

CHOICE's survey of more than 1400 members reveals dramatic variations in customer satisfaction with the different types of super funds. Perhaps most striking is the degree to which members of "retail" funds – those typically owned by banks, fund managers and insurance companies – are less satisfied than others; see the table, page 16, for more.

Overall, customer satisfaction is highest with public sector (government) funds, which scored 73% on average. Defined benefits are more often paid to members of public sector funds than other types; this means retirement income is based on a percentage of your final salary, years of service or some other formula, and not subject to the vagaries of investment market performance, as is the case with many "accumulation" funds. Furthermore, some public sector employers contribute much more than the compulsory 9% minimum to such funds – 15% to 25% of salary is not uncommon. While most defined benefit funds are closed to new members, some public sector accumulation funds, such as the very low-cost First State Superannuation Scheme, have open membership and aren't restricted to government employees.

HOW TO SWITCH FUNDS

There are steps you can take if you're not satisfied with your super fund. Go to **www.choice.com.au/money** for reports and links for information on how to consolidate your multiple accounts, "turn off" commission payments to advisers (or have them refunded to you), and locate "lost" super funds.

You may also want to switch funds. If so, follow this checklist:

- **Check that your choice of fund is open to you** Some people covered by industrial employment agreements, as well as members of defined benefit funds, cannot (and often should not) switch.
- **Work out the risks and costs of closing your existing fund or funds** This may include exit fees or the loss of life or income protection insurance (or a requirement for a medical check with your new fund).
- **Calculate the costs (fees) and benefits** with the new fund.
- **If you decide to switch, complete a Standard Choice of Fund form,** available from the Australian Taxation Office. Provide the completed form to your employer.
- **Complete transfer form(s)** (also available from the ATO and your super fund), as money from other super accounts does not automatically get transferred into the new fund. The transfer process is somewhat arduous, requiring proof of identity documents certified by an individual approved to do so, such as a Justice of the Peace.

A number of survey respondents complained about the difficulty of consolidating funds.

- **Consider getting licensed financial advice** While many advisers have been rightly criticised in the past, good advice can be an invaluable investment. "My financial planner thoroughly investigated my circumstances and goals, and then made recommendations to set me up for a retirement with dignity," said one CHOICE member. "His recommendations covered all aspects of my financial situation and were like a life plan. We meet regularly where any changes in my circumstances are uncovered and my plan is reviewed. I couldn't have done this without him."

Next for overall satisfaction are corporate and industry funds. Like public sector funds, both are considered not-for-profits. As their name implies, corporate funds are arranged by companies for their employees, invariably using the same fund managers as retail funds, but often with more competitive fee structures. Industry funds are also known for their relatively low fees.

Performance and fees drive satisfaction

About one in 10 of all respondents are considering switching their super fund, but the potential for churn is highest among retail fund members at 23%. This compares with just 7% of industry fund respondents, 4% of those in public sector funds and 9% of corporate fund members.

So what is influencing this dissatisfaction with big-name funds such as AMP, BT and Colonial First State? Retail funds lag on most of the criteria we measured, but particularly noticeable was dissatisfaction with fees, investment performance, customer service and, ironically, financial advice provided by the fund.

One respondent expressed disappointment with his retail fund and adviser's "guarded approach to advice for members, unless it follows from an extensive fee; their commission-earnings basis; uncertainty over whose interests they are primarily managing (their own business or their members'), and advice being 'off the shelf' rather than truly tailored for the member". Another said: "I think the retail super industry offers poor service, average returns and an excessive amount of fees deducted. I am very unhappy with my fund, and only a lack of time at present stops me from changing."

Of course, satisfaction surveys gauge perceptions of performance and are influenced by customers' expectations. Actual performance and fee levels, for example, may differ.

Bad driving by advisers

Retail fund respondents are 28 times more likely than those in industry funds to have been introduced to their super fund by a financial adviser. Half of retail fund members use advisers as their primary source of financial advice, with a fairly even split between those using corporately "aligned" and independent planners. This is a much higher reliance on advisers than respondents with industry (16%), public sector (28%) or corporate (31%) funds.

Many advisers are likely to recommend retail funds, as their higher fees are often paid as a sales or advice commission. Funds that do not pay adviser commissions, such as industry funds, are far less likely to be recommended by most advisers. Another major factor influencing recommendations is ownership. Up to 85% of advice companies are owned by the financial institutions behind retail funds, and many advisers tend to steer people towards their parent company. >

CASE STUDY

Missing in action: AMP super adviser

When CHOICE member and survey respondent Andrew Maloney contacted AMP to open a super fund 16 years ago, he was told he needed to go through an adviser. During those subsequent 16 years, despite four of his eight chosen investment funds losing about half their value during that time, Andrew's allocated adviser never once contacted him, yet continued to collect commissions and fees.

"I've slowly learnt that Australia's biggest super provider doesn't do much," Andrew says. "Neither does the agent they force you to use. In the end, everyone is by default self-managing their super, so you may as well set up a self-managed fund. Compared with AMP, if my self-managed investment strategy was to bury my super in the backyard, I'd still be better off."

Based on Andrew's original instructions, each year AMP "rebalanced" his investments, transferring money from the performing funds to the losing ones. "It may have been hard to predict performance, but after watching four funds lose money year after year, why didn't AMP stop using these managers and recommend its customers take money out of them? I don't understand what the financial adviser is getting paid for."

Andrew contacted AMP in June to confirm the total contributions he'd made and their long-term investment performance, but was told records only went back seven years, of which just five could be disclosed to customers. AMP couldn't even tell him his total contributions.

When Andrew questioned his fees, which are 3.5% of the value of each contribution and management fees of about 2% per annum of his fund's total value, he was told he could negotiate them with his adviser – until the customer service representative told him he no longer had one.

"The lesson is, you need to manage your own super," says Andrew. "Start by doing it properly and open a self-managed fund. I'll put the money into an index fund, or start digging holes in the backyard." (See DIY Super Tops Ratings, page 17, for more.)

AMP told CHOICE it cannot "un-choose" the auto-rebalancing option without the client's instruction. It clarified that Andrew was provided with incorrect information, and has an adviser working at Horizons Financial Planning, which is part of AMP.

"It's unfortunate that the adviser was not in contact with Andrew," an AMP spokesperson said. "We can understand his frustration, and we would like to contact Andrew to help him out if he agrees."

AMP no longer pays commissions to advisers for new super products arranged; however, this does not apply to existing products.

There are some encouraging signs that retail super funds are getting the message about customer dissatisfaction

< There are signs that retail funds are getting the message about customer dissatisfaction. In July 2010, AMP moved to a fee-for-service advice model ahead of an upcoming regulatory ban on commissions from mid-2012 (see In Search of Independence, *CHOICE* July 2010, page 34). AMP also recently launched a simple low-cost super fund it claims is cheaper than industry funds.

Retirement uncertainty

Almost half of all respondents feel they're on track for a comfortable retirement – but 25% do not. Confidence about the future is greatly influenced by the type of super fund people contribute to; 57% of corporate fund members feel on track, which is not surprising given these funds often have low fees, good performance and wealthier members.

Almost half of all public sector fund members feel on track, but the number drops to 39% and 37% for members of industry and retail funds. Industry fund members tend to have below-average balances, while confidence in retail funds is lacking for the reasons already identified.

SUPER FUNDS COMPARED	SATISFACTION SCORES								
Fund (in order of overall satisfaction score; number of respondents in brackets)	Overall satisfaction score (%)	Investment performance score (%)	Range of investment options score (%)	Fees and charges score (%)	Customer service score (%)	Call centre score (%)	Website score (%)	Online account score (%)	Insurance products
State Super (34)	81.2	na	na	78.7	82.5	na	na	na	n
Commonwealth Superannuation Scheme (CSS) (48)	78.5	66.8	60.0	77.6	69.5	69.3	73.0	70.0	n
QSuper (50)	77.4	72.4	69.3	82.0	79.1	79.7	80.7	82.0	n
Telstra Superannuation Scheme (30)	75.7	na	na	na	na	na	na	na	n
UniSuper (89)	74.2	73.2	70.8	75.1	68.3	65.3	76.1	77.6	6
Public Sector Superannuation Scheme (78)	74.0	72.1	59.3	77.8	73.8	74.1	73.0	73.2	7
AVERAGE PUBLIC/GOVERNMENT SECTOR FUND (424)	72.9	66.7	64.2	75.3	74.9	74.0	73.3	74.3	6
AustralianSuper (97)	69.3	61.8	69.8	70.9	66.1	62.6	70.8	73.5	6
AVERAGE INDUSTRY SUPER FUND (488)	68.7	64.1	66.2	69.6	68.8	68.6	72.7	75.3	6
AVERAGE CORPORATE FUND (109)	68.4	68.4	66.3	72.2	72.4	69.9	73.2	74.9	6
Health Employees Superannuation Trust Australia (HESTA) (49)	66.7	62.0	64.0	68.0	70.3	71.3	72.8	76.8	6
AVERAGE ALL FUNDS (1402)	66.4	62.0	63.9	64.9	69.2	68.7	71.7	73.9	6
First State Superannuation Scheme (81)	64.1	58.7	60.0	65.5	71.3	70.4	69.1	72.8	5
Colonial First State (47)	59.6	56.7	61.2	51.8	63.7	na	71.9	73.9	r
BT (46)	56.5	50.9	59.8	46.7	61.8	na	65.0	72.9	r
AVERAGE RETAIL SUPER FUND (380)	55.6	53.2	60.1	47.1	62.8	61.6	67.7	71.2	6
AMP (60)	51.2	49.5	58.7	45.7	58.7	na	71.0	72.3	r

TABLE NOTES **na** Not available – there was an insufficient number of responses to report on. All scores are respondents' rankings, including overall score, which is not calculat from other scores. **(A)** The administrator also offers the Public Sector Superannuation Accumulation Plan. We didn't receive enough responses to report on that fund individually.

One in five respondents simply don't know if they're on track for a comfortable retirement. For some, the survey's questions were eye-opening. "I'm disappointed in myself for not having more knowledge about such an important aspect of my life after retirement," said one respondent.

Others feel uncertain about future tax and regulatory changes. "I expect that by the time I retire, I will be forced to access my superannuation in a pension-like payment and not have flexibility around how I use my own money."

What happens next?

Some of the problems identified in relation to superannuation fees, performance and adequacy are addressed in the *Cooper Review*, a major government report released in July. It recommends the introduction of simple, low-cost default funds ("MySuper") for people who don't make a choice. According to Treasury estimates, this proposal, if implemented along with other efficiency improvements, would cut the average member's fees by about 40%, lifting their final super balance by about 7% (or $40,000) after 37 years in the workforce. ■

	GENERAL INFORMATION			
and charges score (%)	Financial advice provided score (%)	Fund type	Benefit structure	Available to anyone
	na	Public sector / Govt	Hybrid	No
	na	Public sector / Govt	Hybrid	No
	na	Public sector / Govt	Hybrid	No
	na	Corporate	Hybrid	No
	na	Industry	Hybrid	No
	na	Public sector / Govt	Defined benefits (A)	No
	69.6	**Group**	**na**	**na**
	na	Industry	Hybrid (B)	Yes
	71.4	**Group**	**na**	**na**
	69.2	**Group**	**na**	**na**
	na	Industry	Accumulation	Yes
	67.0	**Group**	**na**	**na**
	na	Public sector / Govt	Accumulation	Yes
	na	Retail	Accumulation	Yes
	na	Retail	Accumulation	Yes
	58.8	**Retail**	**na**	**na**
	na	Retail	Accumulation	Yes

ustralianSuper's main workplace division is an accumulation fund. The corporate on offers a hybrid (accumulation and defined benefits) fund.

DIY SUPER TOPS RATINGS

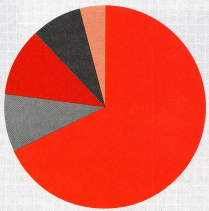
Self-managed super (SMSFs) is the fastest-growing sector, and is now worth more than the corporate, industry, public sector or retail categories, with about one-third of total superannuation assets. For some, DIY super can be costly and time-consuming, but it's rewarding for others. We found satisfaction with SMSFs is higher than for all public offer funds, and 20% of respondents expecting to switch from other types of funds plan to take the DIY route.

Almost 200 CHOICE members told us about their experience of managing their super. The full results of our DIY super survey, and our guide to running your own super fund, will be in the September edition of *CHOICE*.

NOT JUST SUPER

The pie chart below shows 68% of respondents consider superannuation their main savings vehicle for retirement. The remaining responses were fairly evenly divided between investment property, the family home and other non-superannuation savings and financial investments. "Property is the main vehicle to fund my retirement and other life goals," said one CHOICE member. "My super fund will provide a buffer and life insurance services."

Main retirement investment vehicle



THANK YOU

Thanks to the 1402 CHOICE members who completed our online survey in June 2010. We only report the results for individual super funds and questions where at least 30 responses were collected, and recommend caution in interpreting findings derived from smaller samples. Responses for individual institutions are included in aggregated group figures, such as "average industry fund".

CHOICE ONLINE

Find out more about biases in the financial advice industry, as well as tips on finding an independent adviser, at **www.choice.com.au/financialadvice**

NUTSHELL

>> CHOICE and Global Scene, an environmental consultant, conducted "sustainability audits" of three households to assess how green they are, focusing on waste, harmful chemicals and energy and water.

>> We see how our families have progressed over three months and make specific recommendations on how they can become more energy- and water-efficient.

The greener living challenge

This special report on sustainable living provides valuable advice on reducing our three families' energy and water use – and yours too.

STORY KATE BROWNE

In June, CHOICE introduced three families keen to better manage and improve their sustainable lifestyles (see *CHOICE*, June 2010, page 14). In this final report, we put their energy and water use under the microscope and offer recommendations on how they can save money – and help the environment.

Before being contacted by CHOICE, two of the three families in our series had already taken advantage of the federal government's Home Sustainability Assessment Scheme (HSAS), but found the reports they received didn't provide enough in the way of practical, tailored advice. Our environmental consultant, Global Scene, came to the rescue and conducted detailed sustainability audits on each household to provide information and guidance that specifically addresses each family's needs.

Heating audit

The amount of energy needed to heat your home is mainly determined by where you live and the type of house you live in. It's also influenced

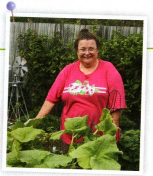
MEET THE FAMILIES

The Freigans: ACT

Emily and Adam Freigan live in Canberra with their two young children, Leo and Nellie. Their 1950s home has some older-style insulation, but keeping warm throughout Canberra's bitterly cold winters is a challenge.

Currently, the Freigans' total annual energy distribution is:

Cost	$1900	/year
Power	13,985	kWh/year
Emissions	6464	kg/year



The Canavans: Queensland

Margo and Barry Canavan live in Brisbane with their 14-year-old grandson, Damon, and two dogs. Their 10-year-old brick house has no insulation, but they get by with little or no electric heating in winter.

Currently, the Canavans' total annual energy distribution is:

Cost	$1182	/year
Power	6667	kWh/year
Emissions	6726	kg/year

The Harnacks: New South Wales

Phoebe and Mark Harnack live in Sydney in a two-bedroom apartment. They are eager to make any sustainable improvements they can but are limited by their apartment living. They've opted for Green Power for their electricity supply.

Currently, the Harnacks' total annual energy distribution is:

Cost	$720	/year
Power	3491	kWh/year
Emissions	0 (3106)*	kg/year

* RATED AS ZERO, AS THE HARNACKS USE 100% ACCREDITED GREEN POWER.

by lifestyle, habits and the efficiency of the appliances you choose to use. On average, our three families' annual heating costs are:

	Cost ($)	Power (kWh)	Emissions (kg)
Freigans	867	8980	2409
Canavans	0	0	0
Harnacks	80	390	0 (347)*

The Freigans

For the Freigans, heating home in chilly Canberra is a priority, especially as they spend a lot of time in the house with their young children. Currently, they use a large gas wall unit to heat their main living area and two electric oil heaters for the children's rooms.

Our recommendations:

- Emily and Adam are keen to investigate solar air heating, where a device heats air on the roof and uses a solar-powered fan to pump the warm air into the house. Our consultant thinks this is an excellent solution for their home, which has good access to the sun. According to the product manufacturer, it could reduce their current heating load by as much as 50%.
- They're also interested in using thermal mass to improve the insulation of their house. Our consultant suggests under-floor insulation instead, which is cheaper, easier to install and can reduce heating loads by up to 10%.

The Canavans

For Margo and Barry Canavan in subtropical Brisbane, heating is the least of their concerns. The family rarely uses an electric heater – they simply dress more warmly.

The Harnacks

Phoebe and Mark Harnack's Sydney apartment is heated using two electric oil heaters.

Our recommendations:

- Although the Harnacks use electricity to heat their home, which is more expensive than gas, they use 100% Green Power and have zero emissions. Installing gas heating would reduce costs but increase emissions. "I don't think we would take the trouble to switch to gas as it's a fossil fuel," says Phoebe.
- The Harnacks should fit curtains to their windows to reduce the amount of heat lost through the glass.

Cooling audit

In Australia, the most common methods for cooling are electric fans, ventilation and air conditioners. On average, the three families' annual cooling costs are:

	Cost ($)	Power (kWh)	Emissions (kg)
Freigans	1	10	8
Canavans	287	1614	1627
Harnacks	18	86	0 (77)*

TAKE ACTION TO REDUCE YOUR HEATING LOAD

- **Insulation** This is one of the most effective ways to reduce the heating and cooling load in your home, yet thousands of Australians don't have adequate insulation. Single-glazed windows also lose heat easily; you can reduce this by installing curtains with a pelmet. Double glazing will substantially reduce heat loss.
- **Draughts** A poorly sealed house can consume up to an extra 10% in energy through draughts beneath doors, around windows and through floors. You can seal up doors using weather strips and seal up gaps around your window frames and the floor. Rugs, curtains and even the humble door snake will help cut down on draughts.
- **Orientation and the sun** There will be sunny days in most places in Australia, even in winter, so draw back the curtains and let the sun warm your home.
- **Clothing** It's cheaper and better for the environment to put on an extra jumper than to turn up the heater.

The Freigans

The Freigans in Canberra use little energy to cool their home. By using natural ventilation and occasionally a floor fan in one bedroom, their costs per year for cooling are minimal.

The Canavans

While Margo and Barry Canavan in Brisbane save on heating, they do have greater cooling demands – apart from Brisbane's long hot summers, Margo has a medical condition that requires her bedroom to be maintained at 24°C overnight. The house has four air-conditioning units; however, Margo avoids using all but one (in the bedroom) by using floor fans and natural ventilation.

The Harnacks

The Harnacks in Sydney use minimal energy on cooling. Their apartment is well-shaded and ventilated, so they only use a couple of floor fans and are considering installing ceiling fans.

Water heating audit

In the average Australian home, water heating consumes up to 30% of the total energy used – so it's a good place to start when looking to improve efficiency. Currently, our families' estimated yearly water heating costs are: >

	Cost ($)	Power (kWh)	Emissions (kg)
Freigans	302	2340	1896
Canavans	0	0	0
Harnacks	155	748	0 (665)*

CHOICE ONLINE

For more tips on insulating your home – and to avoid getting ripped off by shonky installers – head to **www.choice.com.au/insulation**

DID YOU KNOW?
When making improvements to your home, compare the annual savings with the cost of installation. By dividing the cost by the yearly savings, you can work out how long it will take to pay off.

TAKE ACTION TO IMPROVE YOUR HOT WATER SYSTEM EFFICIENCY

- Reduce the amount of piping by installing a system close to where it is needed.
- Ensure hot water delivery pipes are insulated.
- Install AAA-rated water-saving fixtures in your bathroom and kitchen.

TAKE ACTION TO REDUCE YOUR APPLIANCES' ENERGY LOAD

- Always turn off lights when not in use.
- Use high-efficiency lighting, compact fluorescent (CFL) or LED light bulbs and avoid incandescents where possible.
- Turn your TV off rather than leaving it in standby mode. A TV with standby power of 15W in standby for 18 hours per day will create almost 60kg of carbon emissions each year.
- Check all your fridge's door seals are working.
- Allow ample ventilation behind your fridge.
- When buying a new fridge choose one with a good energy rating.
- Size your fridge to suit your household.

TAKE ACTION TO IMPROVE YOUR WATER EFFICIENCY

- Take shorter showers and install a water-efficient shower-head.
- Turn off the tap when brushing your teeth.
- Use the half-flush button on the toilet.
- Use a front-loading washing machine.
- Fix leaking taps and pipes.
- Install washers, aerators and flow restrictors on taps.
- Plug the sink when you rinse fruit and vegetables.
- Install a rainwater tank and water-efficient appliances.

The Freigans

The Freigans have a 250L mains pressure, 3600W electrically powered storage system for their hot water. The system is in their backyard with no external housing, which means a lot of heat is lost during the cold winters.

Our recommendations:

- Enclose the heating unit to insulate the storage tank. This could reduce heat loss by as much as 10%.
- The best long-term solution would be to replace the existing electric system with a solar or heat pump. The Freigans have a suitable roof, and as they have access to gas they could use a gas booster, which could reduce their energy use by as much as 85%. With the current government rebate, a $3000 solar system will pay for itself in just over seven years.

The Canavans

The Canavans already have a roof-mounted, electrically boosted, flat-panel solar system. The booster is rarely used due to Margo's strict water-saving regime, so water heating takes up a tiny fraction of energy. Currently, Margo is having insulation installed on the hot water piping, which will improve the effectiveness of the system.

The Harnacks

The Harnacks have a 125L, 3600W electrically powered storage system located downstairs in their laundry.

Our recommendations:

- Insulating the pipes running from the laundry to the bathroom would reduce heat loss when the hot water is delivered to the bathroom.
- During our audit, we noticed another apartment in the block has an instantaneous gas-powered system. A similar setup for Phoebe and Mark has the potential to reduce their energy consumption and save $130 a year; however, even a cheaper installation would take a long time to pay off in savings and may also increase their emissions. Phoebe would prefer to stay with her current arrangement for now.

Appliances audit

Household appliances account for a huge amount of energy consumption, and our lifestyles dictate what kind of appliances we use. The families' current estimated annual appliance costs are:

	Cost ($)	Power (kWh)	Emissions (kg)
Freigans	343	2655	2151
Canavans	895	5053	4327
Harnacks	466	2267	0 (2017)*

The Freigans

The Freigans have typical appliances, including a fridge, front-loading washing machine, TV, dishwasher and an electric stove. Their washing machine is used a lot thanks to having two young children, as is their TV; however, they turn off the TV when not in use, rather than have it on standby. They use CFL globes and the family computer is a small laptop, which is more energy-efficient than a desktop.

Our recommendations:

- Consider buying a high-efficiency fridge, dishwasher and washing machine, and think about installing a gas stove when the time comes to replace their electric model.

The Canavans

The Canavans own the most appliances of our three households. They have a large fridge, standalone freezer and two large LCD TVs – one with a home theatre system, and the other used with games consoles. Much of the lighting in their home is CFL globes.

The kitchen has a coffee machine, food processor, microwave, electric stove and oven. The study contains an ageing desktop computer. Their garden also has two 600W water pumps, used with three on-site water tanks for more than two hours per week.

Our recommendations:

- Get rid of the freezer; buy food locally and more regularly.
- When it's time to replace the electric stove, we suggest connecting to gas and buying a gas stove.
- The two TVs consume more than 200W when in use and 19W in "quick start" mode, which we recommend disabling. Games consoles also consume large amounts of energy in standby, so should be switched off when not in use.

The Harnacks

The Harnacks have a refrigerator, electric stove, LCD TV, washing machine, microwave and computer. Phoebe uses a large electric wok for cooking, and their ageing desktop computer is left on at full power for most of the day.

Our recommendations:

- Set the desktop computer to sleep mode.
- Replace the old refrigerator with an energy-efficient model.
- Consider a gas connection. This would allow the use of more efficient gas appliances, including a water heater, heater and kitchen stove.

Water use audit

The estimated yearly costs of water for our families are:

	Cost ($)	Water used (L)
Freigans	240	123,136
Canavans	227	133,952
Harnacks	145	77,584

The Freigans

The Freigans have a typical water use profile for a family. Most is used in the bathroom, even though they have an AAA-rated shower. The front-loading washing machine is run up to 10 times a week, a frequency difficult to reduce for now as baby Nellie is in cloth nappies. The toilet is a dual-flush system. Currently, all their water is sourced from the mains. There is no rainwater tank or grey water recycling system.

Our recommendations:

- Installing a grey water recycling system could significantly reduce water used for the garden. Alternatively, installing a rainwater tank would, by our estimates, capture almost 950L of water a week.

The ACT government offers a rebate for internally connected rainwater systems, while the federal government offers a rebate for the installation of rainwater tanks through its National Rainwater and Greywater Initiative.

The Canavans

When the Canavans bought their house last year, it came with three rainwater tanks installed on-site, but they aren't plumbed into the house and are only used for the garden.

Our recommendations:

- The Canavans should connect one of the rainwater pumps to the mains supply. The water tanks are often full toroverflowing, so there would be ample water to supply the washing machine and toilets.
- Buy a water-efficient dishwasher and washing machine when the time comes to replace the current ones.

The Harnacks

The Harnacks share a common water meter with the other apartments in their block, which makes determining how much water they're using difficult. However, they already have a dual-flush toilet system, an AAA-rated shower head, and a front-loading washing machine. ■

CHOICE VERDICT

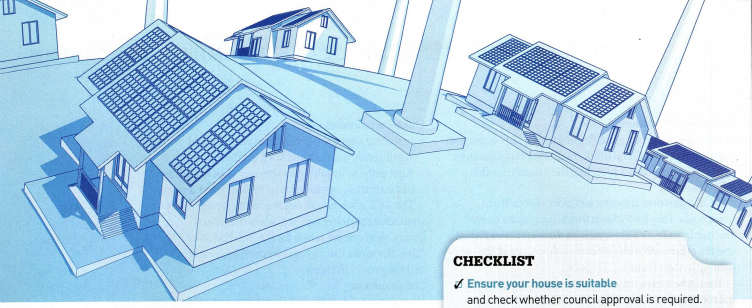
GREENER LIVING CHALLENGE: THE WRAP-UP

All three families say the CHOICE green challenge has helped guide them to start implementing practical changes to their lifestyle and homes.

In Sydney, Phoebe Harnack says the report is just as she expected. While they haven't made any changes yet, upgrading their appliances very soon is on the agenda.

Emily and Adam Freigan in Canberra have ordered a solar hot water system and their new solar heating system, which they expect will be installed next month. Using recycled timber, the couple has also started work on a new pergola to create some shade on the western side of the house.

"This CHOICE audit and report gives us factual stuff to work with," says **Margo Canavan in Brisbane**. So far, the Canavans have arranged insulation for their roof and hot water pipes, and are awaiting the installation of a new solar heating system as well as having their rainwater tank plumbed into the house. She says the CHOICE report has also been a "blessing" in her quest to encourage her husband and grandson to embrace a more sustainable lifestyle at home.



CHECKLIST

- ✓ **Ensure your house is suitable** and check whether council approval is required.
- ✓ **Use an accredited installer** (see Contacts, below right).
- ✓ **Get a 25-year warranty** from a company you can be confident will be around for the long term.
- ✓ **Check the system** meets Australian standards.

NUTSHELL

>> Keen NSW households should act quickly before a generous government incentive scheme becomes over-subscribed.

>> Payback times depend on certain assumptions in your calculations and where you live.

STORY ALAN DOOLEY

Payback time

Solar panel systems can pay for themselves within five years – and provide you with a regular income.

The race is on in New South Wales to sign up for attractive electricity buy-back rates that industry claims can cut the "payback time" for solar photovoltaic (PV) panels to as little as two years – or about five years, according to our more detailed calculations (see table, opposite).

Under a NSW state government scheme, householders are paid a minimum of 60c for each kilowatt hour (kWh) of electricity their grid-connected solar panels produce – about three times the standard price of domestic electricity. The scheme is scheduled for review after the first 50 megawatt hours of panel capacity is installed – that is, 50,000 very small (one kilowatt) domestic systems – and installations are already estimated at somewhere between 42 and 45 megawatts. And there are no guarantees the scheme and its rates – which are attractive for consumers and expensive for government – will continue for new people signing up.

Nevertheless, "this is the best residential solar panel offer in the world", according to Dominic Drenen, Origin Energy's solar power manager. "There are unbelievable numbers of householders taking up the offer – thousands per week. If you're in NSW you'd be crazy not to."

Previous government grants and rebate systems have been replaced by two main financial incentives: feed-in tariffs and renewable energy certificates. There is no longer any means-testing for eligibility.

What is a feed-in tariff?

The feed-in tariff (FIT) is the rate you're paid for electricity that your grid-connected panels contribute to the local power network. It's usually higher than the standard rate households pay for electricity coming into their home, creating a financial incentive to generate energy. The most important distinction is whether you'll receive a "gross" or "net" FIT. The former is much more valuable to households, although it does require installing a new electricity meter.

- **Gross FIT** In ACT and NSW, households are paid for all the electricity their panels produce, irrespective of their own domestic electricity consumption. The ACT government pays 50.5c per kWh; in NSW it's 60c/kWh until 2016. Origin Energy currently pays a bonus of an additional six cents per kWh.
- **Net FIT** With this tariff you are still paid for surplus electricity you feed into the grid, but only after your domestic use is subtracted. If your system produces 3000kWh, for example, and you used 2500kWh of electricity in your home during the day (the time when your PV system is generating power), the feed-in rate is only paid for the 500kWh difference. The net feed-in rates are: 44c/kWh in Queensland and South Australia, 60c/kWh in Victoria, 20c/kWh in Tasmania and 47c/kWh in Western Australia. The Northern Territory scheme is limited to the first 225 homes in Alice Springs, with a 45.8c/kWh rate paid on a net basis.

Renewable energy certificates

Under the federal government's Solar Credits Scheme, eligible households receive money for renewable energy certificates (RECs) created by approved PV systems. This is

in addition to feed-in tariffs received, and helps subsidise the high up-front costs for consumers of installing a PV system. RECs are tradeable; one REC is equivalent to one megawatt of energy generation from a renewable source. The government uses these certificates as evidence of Australia's contribution towards our renewable energy targets.

Households are currently paid five times the REC market price, a market subsidy that replaces the $8000 grant previously available for the installation of PV systems. The multiplication factor will be phased down to twice the REC price by July 2014, with the scheme scheduled to end one year after that.

According to Origin Energy, a typical 1.5kW system is expected to produce about 31 RECs (or 155 when multiplied by five as per the Solar Credits Scheme) in sunny locations such as Adelaide, Brisbane, Cairns, Canberra, Sydney and Townsville. Assuming a $42 REC price, households buying 1.5kW systems in these locations would receive approximately $6510. In less sunny Hobart and Melbourne, the same system would create about 130 credits (26 RECs x5), giving a $5460 return.

A 2kW system installed in parts of northern Queensland could create 194 RECs, providing a total credit of $8148 (assuming the same $42 REC price), compared with about 182 RECs with a 1.5 kW system at the same location. However, REC prices are variable and could be higher or lower than $42 when you purchase a system.

CONTACTS

- **Alternative Technology Association** produces *ReNew* and *Sanctuary* magazines, detailed product evaluations and solar panel buying guides: www.ata.org.au
- **Clean Energy Council** is the industry body that accredits installers: www.cleanenergycouncil.org.au
- **Office of the Renewable Energy Regulator** provides information on REC payments: www.orer.gov.au

Calculating costs

Several PV retail companies are advertising payback times of just over two years for small systems that cost about $3000 (after rebates). On a basic level their calculations may be OK, but they ignore plenty of potential costs and changes. For example, no allowance is made for the decline in panels' output over time, or the likely need to replace the system's inverter later on.

"Some in the PV industry are far too simplistic about these calculations – they're being misleading," says Damien Moyse from the Alternative Technology Association (ATA). "They're experts in solar energy, but not in the calculations around feed-in tariffs, RECs or the variable export rates over time." CHOICE asked the ATA to factor in a more comprehensive set of costs to calculate payback times for solar panels in each state and territory. You may like to do your own sums – the results from such exercises depend entirely on your inputs and assumptions.

The calculations in the table below assume:

- **System size:** 1.5kW. This would produce approximately 2500kWh of electricity each year (less or more depending on where you live). This roughly equates to between one-third and one-half of the average Australian household's electricity use.
- **System cost** (fully installed and before payment for RECs): $11,250.
- **REC price:** $42 (multiplied REC price is $210).
- **Electricity export rate in net feed-in jurisdictions** (Northern Territory, Queensland, SA, Tasmania, Victoria, WA): The ATA modelled scenarios assuming households export 50% and 75% of the electricity they produce.
- **System degradation rate:** 0.5% per annum.
- **Value of avoided electricity consumption:** 18c per kWh except WA (20.83c per kWh).
- **Inverter replacement** (after 15 years): $900.
- **Annual increase in retail electricity price:** 3%.
- **Annual discount rate (opportunity cost)** of money that could have been invested instead: 6%. ■

NSW's feed-in tariff scheme could well be the "best residential solar panel offer in the world"

PAYBACK TIMES FOR A 1.5KW PV SYSTEM

Electricity export rate	ACT	NSW	NT*	Queensland**	SA	Tasmania	Victoria	WA
100% (A)	6 years	5 years	na	na	na	na	na	na
75%	na	na	5 years	6-8 years	8 years	45 years	9 years	8 years
50%	na	na	6 years	7-10 years	10 years	45 years	12 years	9 years

TABLE NOTES * Alice Springs (Zone 1). ** Calculations are for Queensland Zones 1-3. Areas further north can create a far higher number of RECs and therefore shorter payback times. Zone information is held by the Office of the Renewable Energy Regulator, but any PV retailer should be able to confirm which zone you're in. **(A)** A 100% export rate is only possible where there is a Gross FIT, i.e. NSW and ACT. **na** Not applicable. *Source:* Alternative Technology Association.

CHOICE ONLINE

For the full list of issues to consider when installing a solar electricity system, go to **www.choice.com.au/pvpanels**

NUTSHELL

>> Consumers tend to simply compare the prices of products with other prices, rather than with the prices of similar products.

>> We outline the most common pricing tricks used by restaurants, supermarkets and other retailers, and tips on how to avoid them.

STORY ROSALYN PAGE

Price ploys and decoys

From anchor point pricing to "bracketing", CHOICE tells how to spot the everyday pricing tricks you face as a consumer.

As consumers we are constantly evaluating prices when we shop, so you'd assume we're experts at judging the value of the things we buy. But according to new research into the way consumers assess value when shopping, this just isn't the case. It turns out we use short cuts to compare the price of a product with other prices, rather than with the prices of similar products.

This somewhat unexpected behaviour is significant, because the way prices are structured affects how people shop – and also sheds light on how pricing plans are structured, restaurant menus are designed, product layout is organised in shops and sales, and how discounts are advertised.

Anchors away!

It's long been thought that consumers make rational decisions when shopping and assess an item's cost relative to the cost of similar items. But often we don't have enough time or information (or sometimes there's just too much information) to make every purchase entirely rational.

Australian and US research has shown that the first price we see becomes the "anchor" price and acts as the reference point for subsequent prices. Retailers, marketers and merchandisers know that consumers judge price by referring to other prices and are actually bad judges of value, and they use this to their advantage.

Pricing tricks that create an artificial anchor price can hide high prices as well as poor value, and make it very difficult for consumers to make fair choices about what they buy. So it's important that you arm yourself with some tools before marching into the shops.

Supermarket and shop scams

To entice customers into their stores, retailers will often position discounted products that are sold at a loss at the front. CHOICE has found that some liquor stores sell cheap cartons of beer as the "loss leader" to get you inside (see Bottle Shock, *CHOICE* June 2010, page 18). This simple ploy works because the discounted items are the anchor point, suggesting to consumers that other items inside will be discounted. This may not be the case, but that doesn't matter because once you've invested time and effort getting into a store, you're more likely to spend.

Most Westerners read from left to right, so in Aussie supermarkets the lowest price on a shelf is often shown on the left. It acts as an anchor point that directs us to the mid-point, which we assume is the best value. In every supermarket aisle, the brands with a higher markup will be positioned at eye level to make it more convenient for shoppers to choose these products (see Trolley Psychology, *CHOICE* April 2010, page 60).

Supermarkets typically position the most popular items with the highest markup at the ends of the aisles to encourage shoppers (most of whom make their way around the supermarket in an anti-clockwise direction) to put them into their trolleys. Research has shown that consumers who shop clockwise tend to spend less.

Hidden tricks in restaurant menus

Restaurant diners may be surprised to learn that menus are often designed to highlight the price of food and wine as much as the cuisine itself. An extremely high-priced bottle of wine may be included on the menu along with a very cheap bottle, because this combination directs people to the middle-priced wines. The highest- and lowest-priced bottles are expected to be the least popular items on the wine list and act as the anchor prices to create an artificial mid-point, which diners assume is the best value. In reality, these wines may have a higher markup and actually represent poor value – yet you can't see this because you're comparing the price of the cheapest bottle of wine with the most expensive.

Another trick, known as "bracketing", is where expensive items such as steak or seafood are offered in two sizes. The smaller, cheaper dish is the item the restaurant expects to sell in larger quantities; the larger, more expensive option is included on the menu to make the smaller size appear a better deal and encourage diners to go for that item. But just because the dish is cheaper doesn't necessarily make it better value – and in any case, it's virtually impossible for diners to judge value for money in the absence of weight or unit price details.

The telco tangle

How can anyone work out the best value plan among the plethora of home, mobile, internet, smartphone data, laptop internet and VoIP phone plans? CHOICE has long argued that because phone and internet plans are so complicated, it's virtually impossible to compare a range of plans from different providers.

One of the worst examples of pricing tricks is the mobile phone "cap". A plan with a $49 cap, for example, may include a certain number of calls and text messages, but if you exceed your allocated time/credit, you will be charged penalty rates rather than have your service suspended – so how is that a cap?

The price of the cap also acts as an anchor point for comparing other plans. You can be trapped into a false comparison, because all plans are structured differently and each has different inclusions, bonuses and charging rates. You may assume a $79 plan has more value than $49, but only the telco providers know the true value of their plans.

Consumers cannot easily break down the different plans offered by each provider to make a true comparison. And offering additional plans results in the consumer paying more on top of the monthly plan. Mobile phone companies, for example, offer extra data plans with smartphones. These prices don't seem expensive compared with the "anchor" price, but they can add another $5-$15 per month to your monthly "cap" fee. Telcos rely on this confusion, because there's simply too much information for consumers to make a rational choice – and the complex bundles on offer make your choice even harder.

Experts advise against making any decisions in the store, especially with expensive phone and internet contracts, as shoppers often have trouble separating the commercial from the social in face-to-face sales situations. Before making a decision, leave the store, talk to others and get more information.

Keep an eye out for September *CHOICE*, where we'll be outlining other tips on how to avoid the cap trap. ■

SPOT THE PRICING TRICKS

- **A high-priced bottle of wine on a menu acts as a "decoy"** to make other wines seem better value by comparison.
- **"Bracketing"** is when an expensive dish (such as steak or seafood) is offered in both large and small servings to make the smaller size appear better value.
- **A medium-sized takeaway coffee may actually represent the worst value,** despite being the most popular choice when offered alongside small and large.
- **Rebates act as a trick to lower the price,** but you must pay full price upfront and then work to claim back the refund.
- **Mobile phone "cap" plans create a false anchor price** because you're charged more if you go over your limit.
- **Adverts offering discount products use a cheap anchor price** to suggest all prices are discounted for that particular shop or website.
- **Cheap, discounted items at the front of a shop** are often loss leaders that get customers into the store on the assumption that other items inside will also be discounted.
- **Pay with cash rather than a credit card** because it makes the purchase more real. Research shows that pain receptors in the brain are activated during a cash purchase; this phenomenon helps limit overspending when using cash rather than credit.

NUMBER CRUNCH

$228bn

The average value of annual retail turnover in Australia, including food, household and personal items, clothing and footwear, and department store sales. *Source:* ABS.

CHOICE ONLINE

Check out our companion website, Checkout Choice – **www.checkoutchoice.com.au** – for details on how supermarket design affects your spending.

STORY KATE BROWNE

Dollars down the drain

Before shelling out big bucks for 'salon-style' shampoos at your supermarket, think twice.

NUTSHELL

>> CHOICE conducted a blind trial of popular shampoos available from supermarkets. Our 41 volunteer testers tried 11 brands costing between $5 and $16 per bottle.

>> One of the most expensive brands on test rated worst overall with our triallists.

A trip down the personal care aisle of your supermarket can be a daunting experience. Where once there were basic, one-size-fits-all shampoos, there's now a mind-boggling array of options for washing your hair. From frizzy hair control to volume-boosting, thickening, colour-preserving and shine-enhancing, it seems there's a specific product to suit the needs of every individual in your household.

It's also not uncommon to see bottles of shampoo in the supermarket for as much as $16, as more and more "specialist" or "salon" offerings appear on the shelves. These products usually come in beautiful packaging and smell great, but does the bigger price tag actually mean a better performance? CHOICE conducted a blind user trial of 11 popular brands of shampoo at a range of price points (see How We Trial, opposite), to find out if price really does matter when it comes to washing your hair.

The 'salon-style' con

Despite what some hairdressers keen to upsell may tell you, spending money on expensive "salon-style" shampoos isn't going to guarantee you healthier or better-looking hair.

The experts we spoke to say there isn't a huge amount of difference between the high-priced products and the cheapies; it all comes down to personal preference.

We asked trichologist (trichology being the scientific study of the hair and scalp) David Salinger to take a look at the ingredients of our top-rating Dove product (see What to Buy, right) and our lowest-rating product from Toni & Guy (see What *Not* to Buy, far right). He says there is little discernible difference between the ingredient lists, which is generally the case for shampoos. "All shampoos are detergents (cleansing agents). The more expensive ones usually just have better perfume and packaging and more marketing."

Two of our What *Not* to Buy shampoos were also among the most expensive on trial. Charles Worthington clocks in at a pricey $6 per 100mL, while the worst-rated shampoo on test, from well-known international hairdressing chain, Toni & Guy, clocks in at $5.20 per 100mL. For products that don't rate well, that's a lot of extra dollars down your shower drain.

CHOICE VERDICT

Don't be upsold at your hairdresser's or the supermarket; despite the marketing hype, a shampoo's primary purpose is to

SHAMPOOS TRIALLED

Brand / product (in rank order)	Overall score (%)	Cleaning score (%)	Fragrance score (%)	Consistency score (%)	Price per pack ($)	Price per 100mL ($)
Dove Therapy Daily Moisture Therapy	71	79	65	61	6.00	2.00
L'Oréal Elvive Nutri-Gloss	70	75	63	63	6.95	2.78*
Organix Nourishing Coconut Milk	66	76	68	68	15.97	4.16
John Frieda Root Awakening	64	73	57	58	16.00	6.40
V05 Sheer Vitality Elixir	63	75	57	58	5.00	1.25
Pantene Daily Moisture Renewal	63	66	60	60	7.98	2.28
Tresemmé Deep Cleansing	62	74	58	60	11.97	1.33
Palmolive Active Nourishment	62	65	57	60	5.00	1.25
Charles Worthington Brilliant Shine	61	68	55	56	15.00	6.00
Schwarzkopf Extra Care Nutri-Protect	57	68	49	51	7.00	1.75
Toni & Guy Daily Style	56	69	46	54	13.00	5.20

USING THE TABLE **Sample size** 41 triallists per product. **Price** Recommended retail, as of February 2010. * Price paid July 2010.

clean your hair and scalp (see Lowdown on Shampoo, below). Beyond that, it's a case of personal preference for consistency and fragrance. Our trial certainly proves price is no indication of quality or popularity. To keep your hair in good condition, pay for regular visits to your hairdresser with the money you'll save using a cheaper shampoo (see Number Crunch, right). A healthy, balanced diet incorporating plenty of iron, proteins and vitamins is also essential for a healthy mane. ■

WHAT TO BUY

According to our triallists, price is no indicator of performance; the top two shampoos cost $2.78 or less per 100mL.

BEST BUY

DOVE THERAPY DAILY MOISTURE THERAPY
Overall score: 71%
Price per 100mL: $2
Triallists' comments:
✓ "A good shampoo that gives body and shine to my hair."
✓ "Beautiful shampoo. Lather is creamy, but leaves hair feeling really clean."
✓ "Good lather, left my hair feeling silky and soft. I even received a comment at work that day that my hair looked good and really shiny."

L'ORÉAL ELVIVE NUTRI-GLOSS
Overall score: 70%
Price per 100mL: $2.78
Triallists' comments:
✓ "I loved this shampoo. It did a fine job cleaning my hair, but the best thing about it was that it made my hair feel thicker."
✓ "I'd use it again – the clean feeling stays with you. My hair was soft and easy to manage."

DID YOU KNOW?

Lowdown on shampoo

The main purpose of shampoo is to clean your hair and scalp by removing accumulated sebum, skin debris, dirt and residue from hair products. A good shampoo should avoid the excessive removal of sebum and leave hair soft, shiny and easy to style. It should also give some body, prevent "flyaway" locks and improve the look of damaged hair. It must have a thick enough consistency so you can massage it easily into the hair and scalp, but still be easy to rinse out after use without irritating your skin or eyes.

WHAT *NOT* TO BUY

CHARLES WORTHINGTON BRILLIANT SHINE
Overall score: 61%
Price per 100mL: $6
Triallists' comments:
✗ "Wouldn't buy it myself, didn't really like it at all."
✗ "Had to use a lot of shampoo to lather. Took too long to rinse out."
✗ "Just didn't really like it – the worst for me."

SCHWARZKOPF EXTRA CARE NUTRI-PROTECT
Overall score: 57%
Price per 100 mL: $1.75
Triallists' comments:
✗ "It was runny, the fragrance didn't make an impact and it dried out my ends."
✗ "My hair was frizzy and felt dry."
✗ "Not something I would ever use. This is the kind of shampoo I would expect at a cheap motel."

TONI & GUY DAILY STYLE
Overall score: 56%
Price per 100 mL: $5.20
Triallists' comments:
✗ "It didn't really clean my hair, but still managed to dry it out. It was runny and I didn't like the fragrance".
✗ "I had to use a lot of shampoo to coat my hair, and it left my hair tangled."
✗ "It was OK, but I doubt whether I would buy it."

HOW WE TRIAL

Fifty volunteers were sent samples of the same 11 brands of shampoo, with instructions to complete an online survey each day in order to rate the performance of each product.

To ensure blind trialling, 30mL – enough for one hair wash – of each brand of shampoo was poured into unmarked plastic bottles labelled with an ID number, and mailed to each of the 50 participants.

Forty-one triallists completed the survey and rated the shampoos from best to worst in relation to clean feel, fragrance, consistency and instances of irritation, to provide an overall score.

The brands trialled are sold in supermarkets across Australia and marketed as being suitable for "normal hair" or "everyday use". The products were chosen on the basis of market share.

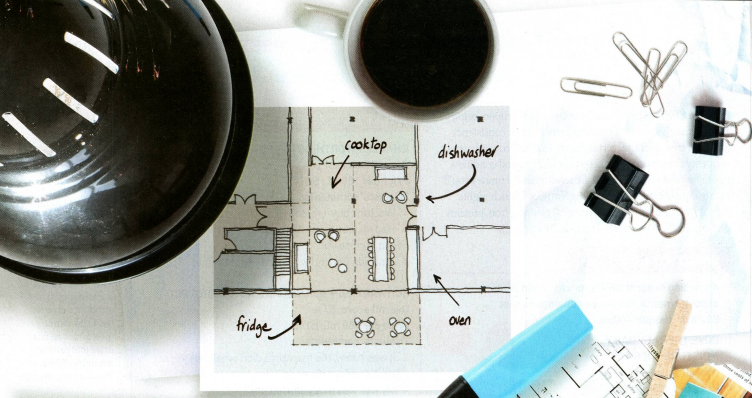
NUMBER CRUNCH

$149.76

The amount you could save per year by washing your hair just three times a week with our best performer, Dove, instead of Toni & Guy – one of the most expensive products on test and the worst performer in our trial (calculated on using 30mL of product per wash).

CHOICE ONLINE

For more information on shampoo, including an explanation of ingredients and some common hair-washing myths, head to **www.choice.com.au/shampoo**



NUTSHELL

>> Kitchens are the centrepiece of many people's living areas, so designing and building one that best suits your home and needs is essential.

>> We tell you what to look for when buying your next fridge, dishwasher, cooktop or oven, as well as our recommended buys for each.

STORY CHRIS PEARSON

Recipe for a dream kitchen

Increasingly the showcase in today's open-plan living spaces, a kitchen can be both tricky and expensive to design. CHOICE shows you what to look for.

About $20,000 (including appliances and installation) will buy you a basic kitchen, using laminates and middle-of-the-road appliances. Adding natural stone, two-pack polyurethane doors and an island will bring costs up to about $25,000, while about $35,000+ includes natural or reconstituted stone or stainless-steel benchtops and European appliances. (Be aware that structural changes, such as moving plumbing or door and window openings, will eat into your renovation budget.)

This large – and growing – cost outlay reflects the increasing importance of the kitchen in open-plan living, where it's always on show and needs to look the part. But kitchens also need to be practical, so today's kitchen designer must balance functionality and aesthetics.

Vital questions to ask yourself

- **Do you cook a lot?** Are you a passionate chef? What type of meals do you favour? These considerations will influence your choice of equipment, materials and layout.
- **How many people in your family use the kitchen?** Besides preparing food, will you be eating here, or entertaining? Will the kids be doing their homework at the kitchen table? These activities will influence both the layout and floor space requirements.
- **How much storage space?** Whether you buy mainly fresh or packaged foods and shop daily, weekly or monthly in bulk will influence how much storage you need.
- **Heavy or light duty?** Some surfaces and finishes can take more wear and tear than others, but they each have their pros and cons (see What to Look For: Benchtops, Joinery & Fittings, page 32).
- **Do you really need it?** Extra cupboards to house rarely used appliances can reduce the budget for other items such as benchtops or taps, so why not get rid of that waffle-maker and other items that rarely see the light of day?
- **Which appliances are best for you?** While you'll want style and whizz-bang appliances, they'll need to be reliable. See Built to Last, *CHOICE* May 2010 (page 14), which can help you avoid trouble-prone brands. Always check the product's energy ratings, too.

- **What do you recycle and how often?** Recycling bins built into the joinery don't take up much room. Use small bins that you empty often, rather than big ones that need more space and can get too heavy when full.
- **Are you keen to reduce energy?** Looking to be water-efficient? See Part 3 of our Greener Living Challenge on page 18 for tips from the experts. If you're concerned about levels of volatile organic compounds (VOCs) in kitchen materials, see Walk on Wood, *CHOICE* July 2010 (page 60) for alternative building materials.
- **Will accessibility be an issue?** Or is it likely to become a problem in the future? Accessibility issues will affect bench and cupboard heights, and possibly the layout itself.

Hiring the right professional

Kitchen designers customise to your needs, planning the process from go to whoa. But while they're clued up on functionality, they may not be so focused on aesthetics. Conversely, interior designers and architects rarely work on kitchens alone, so practicality could be a casualty of style. Check each designer's credentials and ask to have a look at their last project before hiring.

"There's a hierarchy in the design process," says Bruce Hallett, general manager of architectural industry body, Archicentre. "First, the kitchen has to be in the right place – located as part of the living space and possibly requiring access to an outdoor area. Then you have to plan it so it's functional, and next you get to the nitty-gritty of how to make it a showpiece."

He cautions this last stage is where, if you're not careful, "you can really chew through the money when it comes to fittings and fixtures".

The right layout

Your kitchen layout will be influenced by the size and shape of your space, as well as existing doors and windows. You have four choices:

1. **Single line** Occupying just one wall, this is ideal for lean terraces – but if it's long, you may need skates to reach each end.
2. **Galley** For storage, this is arguably the best option because cabinets run along both sides. It's compact and open on both ends, which is good for ease of movement, but it might also turn into a passageway, which should be avoided.
3. **L-shaped kitchens** team well with an island, which can double as a second food preparation area. You can enter this kitchen layout from both ends – a huge bonus if more than one person is using it.
4. **U-shaped kitchens** can incorporate a breakfast bar on one arm of the U. The big downside is that you can only enter from one end, so it may be a bit too cosy if two people are using it, and corner cabinets may be hard to access.

Single-line and L-shaped configurations are ideal for open-plan living; an island facing the living area means the cook can chat with guests while preparing the meal. In addition, it can house a sink and cooktop. About 120cm is the minimum length – any less and it will be little more than a food preparation space. A depth of 120cm can incorporate a 30cm overhang for informal seating.

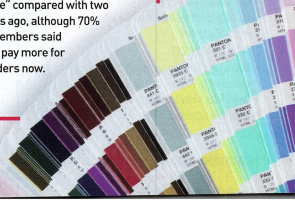
Siting the work zones

"Today's kitchens have the potential to become a major thoroughfare, so sharp instruments and heavy pots aren't conducive to people walking back and forth," says Hallett. "The fundamental design principle is an uninterrupted path between the fridge, sink and cooktop, with just a couple of metres – and no passageway – between them." >

VITAL STATISTICS

In July, CHOICE surveyed our members to find out whether they paid more or less for services provided by tradespeople (electricians, plumbers, tilers, builders, plasterers, painters and cabinet-makers) in the past six months, as well as satisfaction with the quality of their work and whether they found sourcing "tradies" difficult. Members who had renovated their kitchens in the past two years also took part in the survey.

- On average, members spent $25,000 for a full renovation of their kitchen, with cabinets accounting for 40% of the average cost.
- When selecting new kitchen appliances, members are six times more likely to go by CHOICE recommendation than those of their friends.
- About 40% of members chose to use a specialist retail store to help them design their new kitchen, and 55% were "very satisfied" with the results.
- About 55% of members were "very satisfied" with their tradies' services.
- The cost of and satisfaction with the quality of work rendered by most tradies were "about the same" compared with two years ago, although 70% of members said they pay more for builders now.



< When it comes to placing these work zones, the classic "golden triangle" has lost little of its shine. It comprises three work stations – the fridge, cooktop and sink – that form a triangle for ease of movement. The skew of this triangle will be influenced by how you use the space.

"Cooks generally spend the most time in the vicinity of the sink, with the second-most important area being the cooktop work zone," says the Housing Industry Association (HIA). "The majority of movement within the kitchen is between these two work zones. The other major traffic route is between the refrigerator and the sink."

However, with the kitchen's changing functions, perhaps two or more people cooking in it at the same time, and the addition of new appliances and fittings, a golden rectangle may well be a more appropriate layout. >

WHAT TO BUY

REFRIGERATORS

To find out what to look for when buying your next fridge, go to **www.choice.com.au/WTLFfridges**

79% Fisher & Paykel Tasman E381T

PRICE $1229

GOOD POINTS

- Controls are easy to use.
- Good temperature range.
- Handles seasonal change extremely well.
- Good temperature uniformity.
- Good storage versatility.
- Door alarm.

BAD POINTS

- No chiller.

78% Fisher & Paykel Elegance E440T

PRICE $1649

GOOD POINTS

- Good controls.
- Controls are easy to use.
- Good temperature range.
- Handles seasonal change well.
- Good temperature uniformity.
- Good storage versatility.

BAD POINTS

- Moderate temperature swings.
- Crisper performance can be poor if the crisper sealing lid moves sideways.
- No chiller.

DISHWASHERS

To find out what to look for when buying your next dishwasher, go to **www.choice.com.au/WTLFdishwashers**

79% AEG Electrolux Favorit Sensorlogic F890201M

PRICE $2319

GOOD POINTS

- This semi-integrated model has a very good washing score and is excellent for drying.
- Its easy-to-lift top basket can be adjusted when fully loaded.

BAD POINTS

- Sensorlogic program saves no water, energy or time when washing cleaner crockery.
- Only OK for water and energy efficiency.
- Relatively expensive.

78% Asko D5131WH

PRICE $1299

GOOD POINTS

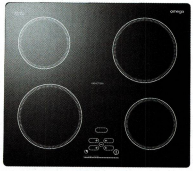
- Excellent for drying (it has fan-assisted drying).
- Scores well for water efficiency and washing.
- Relatively cheap to buy.

BAD POINTS

- Only OK for energy efficiency.
- Long program time.
- Relatively noisy.

COOKTOPS

Gas cookers are popular and efficient, but because CHOICE has not tested them for a long time, we can't recommend any models here. Instead, we recommend the induction cooktop below, which came top in our What To Buy list in a test carried out earlier this year (see *CHOICE*, April 2010, page 34).
To find out what to look for when buying an induction cooktop, go to **www.choice.com.au/WTLFcooktops**



93% Omega OI64BB

PRICE $1799

GOOD POINTS

- Excellent performance.
- Control symbols are large and labels are clear.
- No standby costs.

BAD POINTS

- No boost feature.

OVENS

To find out what to look for when buying your next electric oven, go to **www.choice.com.au/WTLFovens**

79% Whirlpool 6AKZ177IX (double oven)

PRICE $2149

GOOD POINTS

- Excellent for baking.
- Excellent for grilling in main oven.
- Good catalytic liner coverage in main oven.
- Moulded shelf supports in half-oven.
- Has a smokeless grill tray.
- Flush/pop-out controls make cleaning the control panel easy.
- Grill element can be lowered for easy cleaning (in half-oven).
- Relatively cheap to buy.

BAD POINTS

- Only OK for ease of use.
- No catalytic liner in half-oven.
- No shelf for half-oven – only baking tray supplied
- Control dials have no grip, and labelling is small.
- Preheat light for half-oven is small and difficult to see.
- Grill tray has no stopper to prevent it from being pulled right out.

DID YOU KNOW?

THE SUSTAINABLE KITCHEN
Michael Mobbs, author of *Sustainable House* (see right), offers the following suggestions on how to make sure your next kitchen is kinder to the environment.

Benchtops "Buy local – avoid buying imported and buy stuff that's simply made. These two things cut down the energy required to make and transport them, and the difficulty of checking product [environmental] claims. I'd buy Australian-made stainless-steel benches first or timber benches based on the criteria above."

Joinery "Cabinetry is the most difficult to source from local, clean and non-toxic sources. Secondhand timber, or stainless-steel cupboards and benches as used in commercial kitchens, are better than glue-based timber and other composite products."

Plumbing and tapware "Kitchen taps should not run faster than five litres a minute – this cuts down on water wastage."

Equipment "Dishwashers use less water and energy than hand-washing for most households." See Clean Dishes, Dirt Cheap, *CHOICE* June 2010 (page 48) for more.

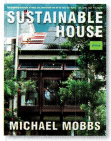
Gas or electricity? "Gas is better than electricity, except for the induction cooktop, which is more efficient than gas but requires special cooking pots." See Great Performance, Big Costs, *CHOICE* April 2010 (page 34) for our review of induction cooktops.

NUMBER CRUNCH

$25,000

The average amount spent by CHOICE members for a full renovation of their kitchen, with cabinetry accounting for 40% of that cost.

***Sustainable House*, by Michael Mobbs (new edition available October 2010, www.choice.com.au/books).**



WHAT TO LOOK FOR: BENCHTOPS, JOINERY & FITTINGS

BENCHTOPS A recent HIA survey showed an increase in the use of engineered stone, solid surface and granite for kitchen benchtops, and a decline in stainless steel, concrete and timber. Our sister US organisation, Consumers Union, recently tested and rated kitchen benchtops (known as "countertops" in the US) for resistance to stains, heat, cutting, abrasion and impact (see below). Note: In Australia, benchtops are measured and priced by lineal metre – 1000mm x 600mm deep (the depth of the average benchtop). The typical family kitchen will require about 6m of benchtop material.

Engineered stone (also known as stone composite or stone quartz) offers stain and heat resistance and low maintenance, but can chip along the edges.

Granite is hard and durable in everyday use, but can chip and show stains if it's not properly sealed – and it needs sealing about once a year.

Concrete can be customised with dyes and various textures, but is very porous and will need frequent resealing. It also has to be poured onsite and requires a strong framework to support its weight.

Laminate A huge selection of colour and pattern options is available. It's hard-wearing and stain-resistant but can scratch and chip. The more expensive high-pressure options are tougher than the low-pressure melamines.

Resin-based solid surfacing comes in many colours and patterns – it can even mimic stone or timber. It is seamless, so avoids dirt traps. Because the material is uniform, nicks and scratches can be buffed.

Marble's biggest drawback is porosity – red wine and olive oil can stain even when the marble's sealed, which you'll need to do often. It also scratches easily and isn't very heat-resistant.

Stainless steel is hard-wearing and won't rust, stain or discolour. It does scratch, though a matt finish is more forgiving.

Timber needs frequent oiling and scratches easily, although sanding back removes any marks. Choose recycled or plantation-sourced Australian hardwoods such as blue gum and ironbark.

Toughened glass (not included in the table) is a relative newcomer to the benchtop. It is heat-resistant and tough, but can scratch easily and costs between $1000-$3000/m.

JOINERY options include glass doors, two-pack polyurethane, vinyl wrapped/vacuum-formed doors, high-pressure and low-pressure laminates, natural timber and timber veneer. Two-pack polyurethane is best avoided if there are children in the house, as it can be brittle with less impact resistance than, for example, a high-pressure laminate. Solvent-based two-pack is best avoided because of its toxicity, not only in its application, but also in possible out-gassing; newer water-based acrylic two-packs avoid this.

Check joinery materials for possible volatile organic compounds (VOCs). Cheap imported kitchens can include high levels of formaldehyde and PVCs. Some manufacturers have their laminates, particleboards and veneers certified by Good Environmental Choice Australia (www.geca.org.au), which bases its assessments on criteria such as sustainability and levels of noxious chemicals that can create out-gassing, such as VOCs. If you opt for timber benches or joinery, it should come with a certificate outlining the material's origin. See Walk on Wood, *CHOICE* July 2010 (page 60) for more information on certified timber.

For a cupboard with a standard-size door, expect to pay $300-$500 for laminate; $400-$600 for solid timber and timber veneer; $500-$800 for two-pack polyurethane; $700 for glass and $1000 for stainless steel.

FITTINGS Water efficiency is the key issue. Look for a rating of at least 4.5 stars out of 6 for taps and at least 3 out of 5 for dishwashers. ■

KITCHEN COUNTERTOPS: TEST & RATINGS

Material (in order of overall score)	Overall score (%)	Price per lineal metre ($)	Test results: Excellent, Very good, Good, Fair, Poor				
			STAIN	HEAT	CUTTING	ABRASION	IMPACT
Quartz (engineered stone)	87	500 - 1000	Excellent	Excellent	Excellent	Excellent	Fair
Granite	86	450 - 2000	Very good	Excellent	Excellent	Excellent	Fair
Laminate	67	100 - 500	Excellent	Excellent	Fair	Good	Very good
Solid surfacing	53	400 - 1000	Very good	Very good	Fair	Fair	Very good
Concrete	48	1000 - 3000	Fair	Excellent	Good	Fair	Poor
Stainless steel	45	1000 - 2500	Very good	Excellent	Poor	Fair	Poor
Solid timber (oil finish)	34	300 - 1200	Fair	Very good	Poor	Fair	Poor
Solid timber (varnished)	32	300 - 1200	Excellent	Poor	Poor	Poor	Poor
Marble	19	500 - 2000	Good	Fair	Poor	Poor	Poor

USING THE TABLE This table has been extracted from *CHOICE*'s sister publication in the US, *Consumer Reports*. Note: benchtops are referred to as "countertops" there. We have not published results for surfaces that are not common or available in Australia, and we have published prices in $A per lineal metre rather than per square foot, which is the US convention.

NUTSHELL

>> Our taste test reveals the best – and the rest – of the coffee chain beans.
>> The barista's skills and knowledge can affect your chances of getting a consistently good coffee from a chain.
>> Effective quality control measures (including barista training) are vital, but not always apparent.

CHOICE ONLINE

Tell us about your coffee habits or vote for your favourite coffee chain coffee at **www.choice.com.au/coffeechain**

STORY RACHEL CLEMONS

Your daily grind

How does the cuppa rate from your coffee chain of choice?

Coffee chains dominate our shopping centres, airports and main streets, but which serves the best cup of coffee? CHOICE puts the coffee of 10 major chains to the test to find out.

How the coffees compare

Our experts tasted espressos we made from the beans used as standard in each of the chain's coffee machines (see How We Test, page 34). Michel's Patisserie Espresso beans were a clear winner, with a taste test score of 80%. Our experts commented on the "good colour" of its crema, its "smooth" flavour and "pleasant" aftertaste, with "no detectable bitterness".

Beans from Starbucks and Gloria Jean's, on the other hand, received the lowest scores of 45% and 40% respectively. Starbucks had a "very light" crema that disappeared quickly, while Gloria Jean's was criticised for its "thin" crema, "strange aroma" and unpleasant flavour. Both were marked down for their "watery" mouthfeel and "bitter" aftertaste.

Factors affecting your coffee

Have you ever enjoyed a takeaway coffee one day but hated it the next, despite ordering the same brew from the same café? There are many factors beyond the beans that can affect how your coffee tastes, including the grinder setting and milk temperature. Most are determined by the barista or, more broadly, the quality control measures the café or coffee chain has implemented.

For a snapshot of the consistency in quality of coffee served by chains, Matthew Gee, one of our experts, visited three outlets of each of Gloria Jean's, Michel's and Starbucks. In each shop he ordered a cappuccino – the most popular coffee order, according to our recent online poll – and recorded his observations on appearance, temperature, taste and consistency across the three outlets.

Matthew noted a generally wide variability in the coffees he received at the chains he visited, which seems odd given that all outlets in the same chain used the same brand of machine and coffee beans. He attributes this inconsistency largely to the barista. "The barista's key input lies in the adjustment of the grinder to ensure that a constant 30mL shot is extracted in about 25 to 30 seconds, and to a lesser extent, the pouring technique," he says.

It's not unusual to need to change the grinder setting up to eight times a day to keep the extraction rate consistent; this is dependent on a range of factors including air temperature, humidity, a new bag of beans being opened and so on. But seven of the nine outlets Matthew visited produced shots that were either under- or over-extracted (meaning that water has passed through the ground coffee too quickly or slowly), so their coffee did not stand a chance of being outstanding.

"This is where training and education become paramount to a chain's ultimate success," says Matthew. All chains on test told us they run barista training programs for franchisees and/or employees; however, the results of this training appear to be varied.

Consistency is the key

In our small sample, US giant Starbucks came out on top for consistent presentation of their coffee, which >

WHAT TO LOOK FOR

For your best shot at getting a consistently good cuppa every time you buy, check that:

- The beans used are locally roasted and fresh (ask if you're not sure) and that they are ground in-store (look for a grinder near the coffee machine).
- The flow of your espresso shot looks like honey dripping off a spoon, is brown in colour and should come through in about 25 seconds (time the shot if you like).
- A thermometer is used to ensure the milk hits the right temperature.
- All equipment and surfaces are clean and tidy.

NUMBER CRUNCH

1bn+

The number of cups of coffee consumed in Australian cafés, restaurants and other outlets each year.

< according to Matthew dates back to the 1950s, when the Americans introduced consistency as a key element of the then-new restaurant chain concept, McDonald's. However, he warns that "if you favour a stronger, bolder flavour, the Starbucks consistency isn't necessarily going to yield you a great-tasting coffee."

By contrast, Gloria Jean's exhibited extraction rates that were all over the place, which Matthew says possibly indicates a lack of knowledge about how the grinder works and its importance to taste. One Gloria Jean's barista didn't use a thermometer and the milk wasn't hot enough (ideally, it should be 65°C).

On average, Michel's Patisserie coffees were the best-tasting in our sample and, according to Matthew, "were most likely to appeal to those of us who favour a coffee with strength". However, Michel's good overall performance was bolstered by an excellent coffee in one establishment, whereas the other two outlets produced coffees of much poorer quality.

Coffee with a conscience

Much of the coffee we drink comes from regions such as Africa and Central and South America, where poverty and the environmental impacts of industrial agriculture are major concerns.

The aims of certification schemes such as organic, Fairtrade, Rainforest Alliance and UTZ include ensuring equitable trading arrangements for disadvantaged farmers, improving basic working conditions, improving the health and safety of workers, reducing or better managing the use of agro-chemicals and the restoration of native vegetation. So buying coffee certified by these schemes can have a positive impact on people, communities and the environment in regions where the bulk of the world's coffee is grown.

Six chains on test use certified coffee beans as standard in their machines, and most have certified options on the menu. Standard offerings from Coffee Guru, Hudsons and Jamaica Blue aren't certified, but Coffee Guru's decaffeinated blend is 100% organic and Rainforest Alliance Certified, while the other two chains have a 100% organic Fairtrade blend on the menu. Gloria Jean's Special Espresso Blend, served in all its coffee houses, contains 66% Rainforest Alliance Certified coffee beans, and its default decaf espresso blend is 100% Rainforest Alliance Certified. Muffin Break is the only chain not to have a certified option on offer. ■

HOW WE TEST

CHOICE purchases coffee beans from chains with a presence in three or more states, with 20 or more outlets in total. The beans we buy are those used as standard in the chain's coffee machines. Our tester, Peter Horvath, brews each coffee in the same way, using an ECM Giotto espresso machine.

Three experts score the espresso coffees for the colour and thickness of the crema (the tan-coloured foam on top of an espresso), aroma, flavour, mouthfeel (creaminess or wateriness) and aftertaste. The coffees are presented in random order identified only by numbers, so the experts don't know which brands they're tasting.

In addition to the taste test, surveys are sent to each of the coffee chains requesting information about their company, coffee (including prices) and policies (if any) regarding quality control and issues of sustainability and the environment.

OUR EXPERTS **David** and **Matthew Gee** are from Barista Basics Coffee Academy in Sydney.
Fiona Mair is CHOICE's home economist; she has extensive experience in food and beverage judging.

DID YOU KNOW?

What does your choice of coffee shop say about you?

Results of a four-year study of Melbourne coffee-drinkers show chains are:

- Preferred by young females
- Frequented by customers seeking brand recognition
- More popular with people born overseas

By contrast, independent cafés are:

- Popular with older coffee-drinkers
- Preferred by Australian-born customers

CAFFEINE: HOW MUCH IS TOO MUCH?

It's generally accepted that consumption of less than 600mg of caffeine a day won't harm most adults, and may even have some benefits. But people vary in their sensitivity to caffeine, and it can affect the nervous system causing irritability, nervousness and sleeplessness. In small children, toxic effects may be observed with much smaller doses.

Consuming high amounts of caffeine may make it more difficult to become pregnant and could increase the risk of miscarriage or having a baby with low birth weight, so pregnant women and those wishing to conceive are advised to limit their daily caffeine intake to less than 200mg a day.

So how much caffeine is in your daily brew?

Espresso coffee	40mg-90mg / 30mL shot
Percolated or drip coffee	60mg-120mg / 250mL cup
Instant coffee	60mg-80mg / 250mL cup
Tea	10mg-50mg / 250mL cup
Energy drink	80mg / 250mL can
Cola drink	49mg / 375mL can

CHOICE ONLINE

To find out how much caffeine you consume each day, log on to **www.choice.com.au/caffeinecalculator**

COFFEE CHAINS COMPARED

Chain (in order of taste test score; alphabetical where equal)	Taste test score (%)	Beans tested	Certified?	Number of stores in Australia	States & territories operating	Price of espresso ($)	Price of small cappuccino ($)
Michel's Patisserie	80	Michel's Espresso	RA	>1000	All	3.40	3.40
The Coffee Club	75	The Coffee Club Certified Signature Blend	UTZ	>230	All	3.00	3.00
Jamaica Blue	70	Jamaica Blue Signature Blend	–	64	All	3.00	3.40
Coffee Guru	65	Coffee Guru Coffee	–	23	ACT, NSW, Qld	3.50	3.50
Wild Bean Café	60	Wild Bean Café Blend	FT	109	NSW, Qld, Vic, SA, WA	3.10	3.10
McCafé	55	McDonald's Espresso Coffee	RA	617	All	2.25	3.15
Hudsons Coffee (A)	50	Hudsons Premium Blend	–	64	All except NT	2.80	3.20
Muffin Break	50	Muffin Break Always Fresh 100% Arabica Coffee	–	179	All	3.00	3.40
Starbucks (A)	45	Starbucks Espresso Roast	FT	22	NSW, Qld, Vic	2.90	3.20
Gloria Jean's	40	Gloria Jean's Special Espresso Blend	RA	460	All	2.95	3.25

USING THE TABLE Score See How We Test, left; rounded to the nearest 5%. **Certified** FT = Fairtrade (www.fta.org.au), RA = Rainforest Alliance (www.rainforest-alliance.org), UTZ = UTZ Certified (www.utzcertified.org). **Price** is for takeaway coffees taken from survey responses in April 2010. Espresso prices are for a single shot. Cappuccino prices are for smallest takeaway cup size, which ranges across chains from 225mL to 300mL and is called "small", "8oz", "regular", "short", "medium" or "mini", depending on the chain. Some chains provide only a price guide to franchisees, so actual prices may vary from store to store. Where a price range was given, we've shown the lowest price.

TABLE NOTES (A) This coffee chain chose not to participate in our survey. Information about the chain has been taken from the company's website and within stores.

NUTSHELL

>> Holders of copyright attempt to restrict the use of digital media beyond simply protecting their legal rights.

>> It's getting more difficult to use your digital purchases as you want without breaking the law.

STORY BEN BRIDGES

Who owns your download?

Think you really own the movies, eBooks and video games you've bought or downloaded? Think again.

Not long ago, you could buy a recording or piece of software and use it as you pleased – you could give it away, sell it or make a copy for your own use. These days, however, things aren't so straightforward. Advances in technology mean it's become much easier to copy digital media such as music, movies and computer games – and because they're digital, all those copies are just as good as the original.

Consequently, copyright owners have become more anxious to prevent copying and other unapproved uses; Digital Rights Management (DRM) is the way they attempt to do so.

What is DRM and how does it work?

DRM puts coded information into the data that makes up a media file. This is then read by your media player or computer to decide what you're entitled to do with it, sometimes by checking an online authentication server. As a result, it may prevent copying or force you to sit through advertisements, and may limit the lifetime or number of times you can play the file.

It's difficult to argue against the intention of DRM, which is an attempt to protect the rights of content owners – in particular, to minimise profit loss to people who would rather copy than legitimately purchase a product. However, DRM mechanisms can often impinge on a consumer's ability to use their purchased product. Up until now, the emphasis has been to protect the product first, with the needs of consumers a poor second.

Why is DRM flawed?

Some of the restrictions imposed by DRM go beyond the protection of rights. The regional encodings of DVDs, for example, prevent players in Australia showing DVDs bought in another country (or from overseas through Amazon or eBay), often effectively denying access to foreign titles altogether.

The same restraints apply to electronic games. In 2005, Sony sought to prevent the use of "mod-chips" – devices that allowed PlayStations to play games with different regional codes. The Australian High Court ruled against Sony, asserting that playing a game on a PlayStation did not involve copying it, so copyright law was not breached.

There are other dubious side effects to some attempts to impose DRM. Again in 2005, Sony BMG produced

DID YOU KNOW?

A brief history of copyright

Consumers have already seen an erosion of access to copyright material. When copyright was first introduced in England in 1709 under the "Statute of Anne", the copyright period was 14 years, which was considered long enough to compensate the originator before freeing others to build on the idea. Now, it generally lasts for 70 years after the death of the originator – which, in an era of rapid technological advance, takes it considerably past its relevance.

some music CDs that surreptitiously installed two programs onto consumers' computers – one to limit copies to three, and the other to send a message to a monitoring server every time it was played. While the former was arguably trying to protect Sony's rights, the second clearly went beyond this. More seriously, the existence of the software was not disclosed, and because it was installed as a "rootkit" (a form of software that exercises administrative control), it created an exposure to viruses that would not be easily detected. After the resulting uproar, Sony recalled the CDs and offered free tools to remove the software, though it took several attempts to get that right.

Finding the right balance

Nowadays, DRM has largely been abandoned in the area of music; iTunes now sells music DRM-free, as do most other online music services. But this is only a very recent change. DRM hampered music downloads for a number of years when online music stores first appeared, and the change to DRM-free music only occurred as a result of massive consumer backlash.

Even this solution hasn't been without problems; some people who bought music before the switch from DRM found their copies would not be playable after 60 days. Following protests, US retailers such as Walmart told their customers to make copies before the time ran out. The copies would continue to work, even though the originals would not.

But DRM persists in products such as games and electronic books (eBooks). Recently, games publisher Ubisoft implemented a type of DRM that requires users to be constantly online. Of course, it also requires the validation servers to be online too, and many experienced problems using the games. The PC game "Settlers 7" refused to start from the moment it was purchased, and even weeks after the initial release Australian consumers were unable to play it at all.

The surge in popularity of eBooks has seen a further growth in the use of DRM, preventing purchasers copying them from one device to another and limiting lifetimes. Amazon, which has DRM built into its Kindle eBook reader, deleted a number of titles from its repertoire upon discovering that the providers of the text did not, in fact, have rights to it.

Unfortunately, this happened without notice, and consumers who believed they'd bought eBooks legitimately woke up to find not only that their copies had disappeared from their Kindles, but so had their own notes and annotations. Ironically, the books concerned were George Orwell's classic dystopias *Animal Farm* and, rather appropriately, *1984* – the famous dissertation on what our future could become if we let overzealous controls go unchecked.

Instances such as these have led opponents of DRM to refer to it as "digital restrictions management", as it often seems to restrict the rights of users rather than protect those of copyright holders.

CASE STUDY

Consumers strike back against DRM

There have been many attempts over the years to circumvent the constraints of DRM. Most famously, a small group in Norway, frustrated by their inability to play legitimate DVDs under Linux, developed a program called "DeCSS" to decrypt the contents. While their intent was just to make DVDs playable for consumers with Linux computers, their work exposed DVDs to unlimited copying without DRM. One of the developers was taken to court but later acquitted. There are now many variants of the decrypting code available on the internet, as well as a version, rather notoriously, printed on a T-shirt (pictured; the actual code is quite short and fits easily). Once out, it seems you can't put the genie back in the DRM bottle.

CHOICE VERDICT

The irony is hard to ignore: in an attempt to prevent copying, DRM schemes often instead encourage consumers to do so (see Consumers Strike Back Against DRM, above) – either to simply get products working, or retain control over their purchases (for example, to transfer songs to multiple devices).

Under the World Intellectual Property Organization (WIPO) Copyright Treaty of 1996, it is illegal in most countries (including Australia since 2007) to attempt to circumvent the copyright protections built into DRM, even when these measures go beyond the protection of legal rights. If you wish to have true ownership over the products you buy, and use them how and when you want to, ideally you would buy products that have no DRM at all. But this remains difficult for movies, games and eBooks, and because of the value of these products and the way they're consumed, it may be a long time before the precedent set by music works its way through to other media.

For the full story on DRM, including the origin of DRM rights that Australians now have today, see the upcoming November/December issue of *CHOICE Computer* (see right). ■

CHOICE ONLINE

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STORY TANYA FONG

Net effect

Should you switch to newer ways of renting movies or stick with your traditional video store? CHOICE outlines the benefits and pitfalls of each.

NUTSHELL

>> Renting movies online is cheaper and more convenient than going to a walk-in video store.
>> The most cost-effective method of getting DVDs will depend on the type of movies you watch and how often.

The days of only being able to rent blockbuster movies from your local video store are long gone. Now, you can pick up the latest movies from a kiosk outside your supermarket, have them delivered to your mailbox from online rental stores, or simply download them straight to your TV (see Ways to Rent Movies, opposite and page 40).

Some of these new services offer advantages over traditional walk-in video stores, including the convenience of having DVDs delivered to your mailbox and no late-return penalty fees. In the US, online mail-order rental stores have driven major rental chains such as Blockbuster and Movie Gallery broke. But Australian industry players don't believe this will happen here – at least not anytime soon.

How members are renting

CHOICE conducted an online survey to find out whether our members are switching to the newer methods of movie rental or sticking with their local store. An overwhelming 75% of the 532 respondents still rent movies from walk-in stores, although 18% are now subscribing to online rental and mail-rental stores. Only about 3% download movies directly from the internet, while about 2% use DVD kiosks. The remaining 2% borrow DVDs from their local library.

Although walk-in video stores remain the most popular method of renting movies, mail-rental DVD stores such as BigPond Movies have higher satisfaction scores among our members for cost, convenience, range and customer service (see table, below left). "My partner and I are both elderly and the local video shops have mainly the blockbuster-type movies," says Janet. "It's very convenient to get our entertainment coming through the mail, including all the older BBC serials we used to enjoy."

Who's switched – and why?

About 13% of survey respondents had switched from traditional video stores in the past three years. Of those, about 60% switched to an online mail-rental subscription service. "Mail rental enables you to pre-select movies online, watch them at your leisure and mail them back when you are ready without any late fees or pressure to watch them overnight or in a week," says CHOICE member Georgia.

About 30% switched to direct downloads; the rest opted for DVD kiosks, with a select few borrowing DVDs for free from their local libraries. >

MOVIE RENTALS SATISFACTION SURVEY		SCORES			
Provider (in order of convenience score; n = sample size)	Type of service	Convenience	Cost	Range	Service
BigPond Movies (50)	Online mail-rental	8.8	7.8	8.2	8.7
QuickFlix (39)	Online mail-rental	8.7	7.9	7.7	8.8
Independent rental stores (56)	Traditional video store	8	7.2	7.1	8.1
Civic Video (60)	Traditional video store	7.4	7.3	6.6	8
Video Ezy (147)	Traditional video store	7	6.8	6.6	7.4
Blockbuster (94)	Traditional video store	6.6	6.3	6.3	7

TABLE NOTES Sample sizes for DVD kiosks and movie-on-demand services were too small to be included for comparison.

DID YOU KNOW?

What about the costs?

Our survey respondents who subscribed to an online mail rental service spent an average of $16.35 per month on movies. We worked out a rough guide of what you typically get for an average of $15 a month (latest releases only) with the various rental options:

- **Walk-in store:** Up to two movies
- **Direct downloads:** Up to three movies
- **Online mail-rental store:** Up to four movies
- **DVD kiosks:** Up to five movies

WAYS TO RENT MOVIES

WALK-IN DVD STORES

PROS & CONS

+ Free membership.
+ No contract.
+ Lower rental costs and longer loan periods for older movies during the week.
- Highest rates and late penalty fees per night for latest releases.
- Have to go to the store.

HOW IT WORKS The walk-in video store has been the storehouse of rental movies in various formats, from VHS tapes to laser discs and VCDs – all of which have been replaced by DVDs. Compared with the other options, rental costs and late-return penalty fees for the latest movie titles are the highest.

Blockbuster, **Civic Video** and **VideoEzy** are the main players here. You'll typically pay about $7.50 per night for a new release, but some stores may offer vouchers that offset the cost of your next rental. For older movies, you can often grab five for $10 and watch them over the week.

ONLINE MAIL-RENTAL STORES

PROS AND CONS

+ Huge range of movie titles.
+ Movies delivered and returned via post.
+ No late penalty fees.
- Monthly subscription.
- Cannot roll over the number of movie titles you did not borrow within your monthly quota.
- Minimum term contract and early termination fees apply.

HOW IT WORKS You sign up to a monthly membership plan, which is priced according to how many movie titles you wish to rent a month. Pre-select your movies online and wait for them to arrive in your mailbox (typically within two business days). To return them, slot the DVDs into the postage-paid return envelope supplied and pop them in the post. The movie titles you select are usually queued, so once you've returned the set you've watched, another is sent out to you. Many online rental stores allow you to sign up for a free trial (usually between two weeks and 30 days) using your credit card; just remember to cancel the service if you don't intend to continue subscribing, otherwise you'll be billed automatically after the free trial period ends.

BigPond Movies offers more than 42,000 movie titles and four monthly subscription plans priced from $9.95-$29.95. The maximum number of DVDs you can borrow at any one time within a month ranges between two and four, with the total per month capped at 14. BigPond offers either a casual (monthly) membership or an annual subscription. Cancellation fees apply if you decide to switch from a long-term to a casual membership or drop your membership altogether.

Quickflix has more than 40,000 movies and offers five monthly price plans ranging from $9.95-$29.95. The maximum number of DVDs you can borrow in one month ranges from a minimum of two up to unlimited, depending on your plan. Quickflix also has about 200,000 online members contributing movie reviews and ratings. Its high cancellation fees – $50 for breaking a six-month contract or $100 for an annual one – are definitely a minus.

WebFlicks offers more than 20,000 titles and member reviews of movies, with 12-monthly plans costing between $9.95 and $79.90. The number of DVDs you can borrow per month ranges from two to unlimited. You'll need to call WebFlicks during working hours if you decide to cancel your subscription – you cannot cancel online or via email.

DVD KIOSKS

PROS AND CONS

+ Convenient access – machines are usually located in malls near supermarket entrances.
+ Free membership, no contract.
+ Able to reserve titles in advance.
+ Cheaper nightly rate and late penalty fees than walk-in stores for the latest movies.
- Rental cost and loan period not differentiated between older movies and latest releases.

HOW IT WORKS Select the movie you want from a DVD vending machine and pay with your credit card. The machines are usually stocked with the latest releases.

Oovie A DVD costs $2.99 per night, with a penalty fee of the same amount if you don't return the DVD to a vending machine by 9pm the next day. There are about 170 machines in NSW, Victoria and Queensland. Each machine carries up to about 150 movie titles, and you can return the DVDs to any other machine within the same state. You can also find available movies at each machine via Oovie's website (www.oovie.com.au), reserve them and pick them up later.

Red Room There are seven Red Room kiosks in NSW and three in Queensland. The kiosks are open 24/7. Membership works on a prepaid basis, with rental charges deducted from your account balance once DVDs are returned. You don't have to be a member to rent. New releases start from $2.95.

(cont. overleaf)

NUMBER CRUNCH

3.5-3.6 hrs

The average amount of time per week Australian internet users and non-users spend watching DVDs and videos. *Source:* Nielsen Internet and Technology 2010 report.

Most CHOICE members are still renting their movies the traditional way – from the local walk-in DVD store

WAYS TO RENT MOVIES (CONT.)

DIRECT DOWNLOADS (OR MOVIES ON DEMAND)

PROS AND CONS

+ Instant access.
- Limited selection compared with online and walk-in video stores.
- Must have broadband connection with sufficient speed and data allowance to download movies.
- High set-up costs if you don't already have the equipment needed.
- Time pressure to view a movie.

3D downloads will probably arrive soon, but you'll need a 3D-capable TV such as this 117cm Samsung UA46C7000WF to view them. Keep an eye out for *CHOICE*, September 2010, for our review of this TV and mid-size models.

HOW IT WORKS You can rent movies to screen directly onto your TV, using either a cable connection such as Foxtel or via your broadband account and a separate media device. You'll usually have between seven days and two weeks to watch the movie. Once you've started watching it, you must complete doing so within 48 hours, after which your provider will delete the movie from your media device.

BigPond Movies on Telstra T-box ($299) For most BigPond broadband members, downloading movies won't count towards your monthly usage but requires an internet connection speed of at least 3.5Mbps. If your ISP is not Telstra, you can still rent the movies via your PC (not available on Apple computers) but it will guzzle up your monthly data allowance. Latest releases cost $5.95 each.

BigPond Movies on LG TV with Netcast connects your modem cable directly to certain Netcast-enabled LG digital TVs, allowing you to access the internet, BigPond TV programs, BigPond movies and games. No media device is required, but you'll need a cable or broadband connection of at least 3.5Mbps.

CASPA On-Demand requires a TiVo device and a broadband connection – preferably with one of TiVo's unmetered ISP partners such as iiNet and Internode, so downloads have no impact on your monthly data allowance. A TiVo media device (which costs at least $699) is a digital video recorder (DVR) that enables you to record, pause and rewind live digital TV, as well as download content via broadband. Latest-release movies are $5.95 each and older movies $3.95.

FetchTV is iiNet's offering of digital free-to-air and pay TV, and includes 30 free movies per month. You can choose a $29.95/monthly plan and pay $99 for the set-top box installation, or $19.95/month and $399 to buy the box. Subscription is on top of your existing iiNet broadband subscription, and you're contracted for at least 24 months. Latest movies will soon be available, but at extra cost.

Foxtel Box Office You'll need a Foxtel subscription (packages priced between $72 and $135 per month) which comes with a Foxtel iQ set-top box to access pay TV channels on your TV. Standard definition movies cost an extra $5.50 per movie, while high definition (HD) movies are $6 each.

iTunes You can rent movies from the iTunes Store and watch them on Apple TV ($329), a media device that allows you to play HD movies and music albums on your digital TV. Renting a new- or recent-release movie on standard definition costs $5.99, and $6.99 for HD quality. Older titles cost between $3.99 and $4.99. You can now also rent HD movies on your iPad.

Microsoft Xbox Live requires an internet-connected Xbox 360 and subscription to Microsoft's Xbox Live online service. Launched late last year, this service can be accessed with the free silver Xbox Live membership. At the moment it has only 100 rental titles, mainly older movies, which cost between $4 and $8. You'll soon be able to access Foxtel movie and pay TV channels on the Xbox 360.

Sony PlayStation 3 You need to have the PlayStation 3 system to access its movies-on-demand service. There are 600 titles available, with the latest movies costing $5.99 in standard definition and $6.99 for HD.

Lab tests

Home entertainment, whitegoods, household and personal appliances – they're all tested here.

James Thomson tests a battery of CFL bulbs in our CHOICE laboratories.

Inside

42 High-end cameras

46 Washing machines

Plus

50 Cordless phones
54 CFL bulbs
57 Children's bikes
58 Safety gates

Online testing

> **TELEVISIONS** We've added 13 100cm–107cm models to our TVs test. Check out the results at **www.choice.com.au/tvs**

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BEST BUY

CHOICE GREEN BUY Our researchers award a Green Buy to a product that delivers good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

GREEN BUY

STORY CHRIS RUGGLES

Shooting with intent

There are some exciting new camera options for keen photographers.

NUTSHELL

>> The best of the SLR cameras on test are suitable for semi-professional use.

>> Four Thirds cameras are a viable alternative to the traditional SLR models.

Until recently, the best type of camera for enthusiast photographers has been the SLR – but Four Thirds cameras (see page 44 for an explanation) have run onto the field as a convincing alternative. The good news is that all the cameras on test here are more than OK for everyday use, and some are even versatile enough to satisfy semi-professional users.

Some camera bodies are sold with two or more kit lens. Where possible, CHOICE tests with all lenses because the differences they make to the whole camera's performance, not just its image quality, can be quite marked.

We've made some significant changes to our testing of these high-end cameras that allow better examination of image performance under different lighting conditions, as well as expanding our appraisal of video to include low light, macro and sound performance – so the results of previous tests cannot be compared with these, even though some cameras may appear in both.

Remember to factor in the cost of the camera system you want when looking at a new SLR, as one or two extra lenses could easily cost more than a standard kit.

If you already have some older lenses you'd like to use with your new camera, be sure to check they'll be fully functional. Some older auto-focus lenses may become manual with newer bodies that don't fully support them. >

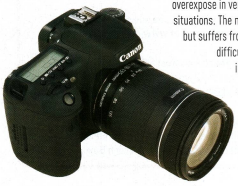
WHAT TO BUY

73% Canon EOS 7D + EF-S 18-135mm IS

PRICE $3499

This is a relatively heavy and expensive camera, which Canon describes as being "for the ultimate enthusiast". It's easy to use, versatile with plenty of controls, and would be well suited to a semi-professional user. It starts quickly with virtually no shutter delay unless you're using it in Live View mode.

For sports fans, there's little delay between taking shots and virtually none if it's in continuous shooting mode. Image quality is good, but the colour saturation tends toward yellow in some circumstances. There is evidence of colour aberrations in wide-mode, but not in tele-mode. In auto-mode it tends to overexpose in very bright and in low light situations. The monitor is good for playback, but suffers from reflections and becomes difficult to use in daylight. It's inaccurate in movie mode when using autofocus up-close, and there's a scratchy noise on the recording if you zoom or change focus, but the overall movie picture quality is good.



72% Canon EOS 550D + EF-S 18-135mm IS

PRICE $2149

This camera is smaller, lighter and cheaper than the EOS 7D. Picture quality is similar to the 7D, but if you use the cheaper EF-S 18-55mm IS lens ($1499) the quality is not as good (and its overall score drops to 71%). Like the EOS 7D, it tends to overexpose a little in bright situations when in auto-mode.

Although the EOD 550D has virtually the same shutter delay as the EOS 7D, it's a little slower to start up and isn't quite as quick between shots or when shooting in continuous mode. However, these aren't huge differences and shouldn't be a problem unless you're regularly shooting fast-moving action. It has a bigger monitor than the EOS 7D, but similar problems with reflections in bright daylight. It also suffers from the same noise problems when changing focus or zooming in movie mode, and its sound quality isn't quite as good.

WHAT TO LOOK FOR

Lens This is arguably the most important part of the camera. Its focal length (or lengths in the case of a zoom) will determine how you can frame your shot. The aperture range determines how much light gets to the sensor and how much depth of field you have to play with. Look for quality and buy the best you can afford.
Weight and size If your hands are larger or smaller than average, handle the camera and lens before purchasing to make sure they feel comfortable, and check that the controls are easily accessible. Relatively heavy cameras can be cumbersome, so choose a model that's a comfortable weight for you.
Camera controls should be easy to recognise, especially basics such as changing program modes, ISO and manual controls for shutter and aperture. If they're buried in menus, you run the risk of missing shots. Practice will make a difference, but the camera layout should feel logical to you before you start learning to perform more complex operations.
Viewfinder and monitor The viewfinder should be accurate and bright, even in low light. If you wear spectacles, a diopter control can help by removing the need for them when looking through the viewfinder. The monitor will be used for both framing and reviewing shots, as well as using menus and controls. It's important that it can be seen in low light and bright conditions outdoors.
Shutter delay Most of these cameras are pretty quick to react when you press the shutter, but as light levels go down so does performance, and using Live View can have you waiting seconds for a response. As you press the shutter button, the camera has to calculate the exposure, find a focus point and move the lens elements and aperture diaphragm before it opens the shutter. You can save time by depressing the shutter while framing the shot, but you'll be relying on the camera.
Movie Quality levels are getting better, with many photographers using movie functions to augment their still shots. Look for commonly supported video formats and check for problems when panning or zooming. Sound quality is very important for video; noises from the camera when zooming or focusing are pretty common and can be very distracting.
Flash Although most of these cameras come with a built-in flash, they tend to be small and lack power. You should be able to add a bigger flash and control it via the camera, otherwise you'll be stuck in full manual mode.

CHOICE ONLINE

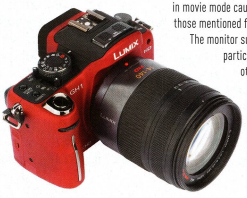
For more on SLR cameras, including those that didn't make our What to Buy list, log on to **www.choice.com.au/digitalSLR**

71% Panasonic Lumix DMC-GH1K Kit + G Vario 14-140mm

PRICE $1999

There's a lot to like about this camera. It's very versatile and easy to use, with a long zoom and minimal shutter delay. It isn't as fast to start up as our other recommended cameras, but at less than two seconds this is unlikely to be an issue. However, it is slower when taking continuous shots in continuous mode, which could be a problem with fast-moving action.

Its flash performance is good up-close, but can't cope well with longer distances (about five metres). There's a noticeable drop in colour saturation and sharpness when this camera is in movie mode at low light levels. Zooming and changing focus in movie mode causes similar noises to those mentioned for the Canon cameras. The monitor suffers from reflections, particularly outdoors, but otherwise is OK and the electronic viewfinder is a good performer even when panning across scenes, which is where electronic viewfinders usually have trouble.



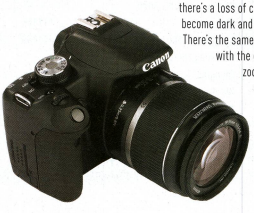
70% Canon EOS 500D + EF-S 18-55mm IS

BEST BUY

PRICE $1299

There's little difference in shutter delay, start-up speed and continuous shooting speed between this camera and the EOS 550D + EF-S 18-55mm IS. It's close in weight and size as well, but is a couple of hundred dollars cheaper with this lens. Image quality is good overall, and unlike the other Canons on test doesn't tend towards overexposure in bright conditions. However, its sharpness is reduced in low light conditions.

The EOS 500D's monitor is the same size as the EOS 7D and suffers from the same reflection problems outdoors. Overall movie quality is OK, but in low light there's a loss of contrast and colours become dark and oversaturated. There's the same noise problem as with the other Canons when zooming or focusing, and it has a lot of trouble focusing up-close in video mode. In Live View mode it has a tendency to "hunt" for a focus point.



USING THE TABLE

Scores The overall score is made up of: Image quality: 40%; Ease of use: 25%; Versatility: 10%; Monitor: 10%; Viewfinder: 5%; Flash: 5%; Movie: 5%. **Resolution** is based on the maximum number of pixels the camera uses to create an image. **Focal length** indicates a range comparable to a 35mm film-based camera. **Memory type CF:** Compact Flash; **xD:** xD card; **SDHC:** An extension of the SD card format with a larger capacity (up to 32GB) that looks exactly the same as an SD card; **MS-Duo:** Memory Stick Duo. **Battery** None of the cameras that take Li-ion batteries can also use normal alkaline batteries. The model specifying "AA" can use alkaline, lithium or rechargeable AA batteries. **Shutter delay** The time it takes from the moment the shutter button is pressed to the moment the picture is taken. A time is included to indicate the delay when focusing on a subject at close (1m) or medium range (10m). **Live View** Same as normal shutter delay except the camera is in Live View mode. **Start-up time** The time delay between turning on the camera and being ready to take a photo. **Delay – sequential shots (single mode)** The time between shots when the camera is in single-shot mode. **Delay – sequential shots (continuous mode)** The time between shots when the camera is in continuous shot mode. **ISO range** Light sensitivity equivalent to 35mm film. **Video format** Highest detail format available. **Dimensions** include all protruding parts when the camera is switched off. **Weight** includes batteries, memory cards and neck strap if supplied. **Price** Recommended retail, as of June 2010.

TABLE NOTES na Not applicable. **(A)** The Olympus E-450 was tested with the 14-42mm ED lens. **(B)** Not sold as a kit in Australia.

What are Four Thirds cameras?

The name Four Thirds relates to a standard for a camera design that's compact and has interchangeable lenses. So far, only Panasonic and Olympus have produced cameras to this standard, which means you can swap lenses between these brands.

With the introduction of the Four Thirds cameras and a growing number of "bridge" models, your next camera should have the following features if you're looking for something better than a point-and-shoot experience:

- Manual override
- RAW format recording (to allow you more control over the image once it's taken)
- White balance control
- Hot shoe flash. ■

ABOUT THE REST

The **Nikon D300S** just misses out on being recommended because its monitor and flash performance aren't as good as most of the others in the What to Buy list. However, it's easy to use, versatile and worth considering if you use the monitor for review, rather than Live View, and are likely to add a bigger flash.

The **Panasonic Lumix DMC-GF1** doesn't have a viewfinder. We believe enthusiasts should have the option to use either a viewfinder or a monitor.

The **Sony** cameras, along with the **Olympus E-620** and **E-450** and **Nikon D3000,** cannot record movies.

PRODUCT	PERFORMANCE							SPECIFICATIONS	
Brand / model (in rank order)	**Overall score (%)**	**Image quality score (%)**	**Ease of use score (%)**	**Versatility score (%)**	**Monitor score (%)**	**Viewfinder score (%)**	**Flash score (%)**	**Movie score (%)**	**Resolution (megapixels)**	**Focal length (mm, 35mm equivalent)**
Canon EOS 7D + EF-S 18-135mm IS	73	72	76	79	62	71	75	73	17.9	28.8 - 216
Canon EOS 550D + EF-S 18-135mm IS	72	72	73	76	71	78	68	66	17.9	28.8 - 216
Canon EOS 550D Kit + EF-S 18-55mm IS	71	67	75	75	71	79	73	65	17.9	28.8 - 88
Panasonic Lumix DMC-GH1K Kit + G Vario 14-140mm	71	64	76	83	69	78	64	69	12.0	28 - 280
Canon EOS 500D + EF-S 18-55mm IS	70	70	73	74	56	79	71	60	15.1	28.8 - 88
Nikon D300S Kit + AF-S G 16-85 VR	69	67	78	76	58	72	51	62	12.2	24 - 127.5
Pentax K-7 Kit + smc DA 18-55mm AL WR	68	63	77	74	61	79	65	50	14.5	27 - 82.5
Nikon D5000 Kit + AF-S G 18-55 VR	67	69	70	78	50	64	55	66	12.2	27 - 82.5
Panasonic Lumix DMC-GF1K Kit + G Vario 14-45mm	67	71	74	79	53	0	67	67	12.0	28 - 90
Canon PowerShot G11	65	67	61	72	73	34	73	57	10.0	28 - 140
Panasonic Lumix DMC-GF1C + G 20mm	65	66	71	78	57	0	76	70	12.0	40
Sony Alpha 330 Kit + 18-55mm DT SAM SAL1855	64	64	80	65	44	72	78	0	10.0	27 - 82.5
Sony Alpha 550 Kit + 18-55mm DT SAM SAL1855	64	60	81	68	57	64	77	0	14.0	27 - 82.5
Pentax K-x Kit + smc DAL 18-55mm AL	63	61	73	72	43	62	66	51	12.2	27 - 82.5
Ricoh GXR + S10 24-72 VC	63	62	58	74	56	67	80	65	10.0	24 - 72
Samsung NX10 + 30mm	63	64	61	70	56	57	74	54	14.0	46.2
Sony Alpha 380 Kit + 18-55mm DT SAM SAL1855	63	60	80	65	44	74	80	0	14.0	27 - 82.5
Sony Alpha 500 Kit + 18-55mm DT SAM SAL1855	63	59	82	68	50	63	72	0	12.2	27 - 82.5
Samsung NX10 + 50-200mm OIS	62	62	63	72	49	58	78	52	14.0	77 - 308
Olympus Pen E-P2 + 17 mm	61	62	61	71	44	57	0	61	12.2	34
Ricoh GXR + GR A12 50Macro	61	58	57	74	59	65	75	62	10.7	50
Nikon D3000 Kit + AF-S G 18-55 VR	60	59	72	60	53	74	70	0	10.0	27 - 82.5
Olympus E-450 Kit + 14-42 mm ED + 40-150 ED (A)	60	60	71	63	55	73	55	0	10.0	28 - 84
Olympus E-620 Kit + 14-42 mm ED + 40-150 ED	60	62	64	70	56	73	60	0	12.2	28 - 84
Olympus Pen E-P2 Kit + 14-42 mm ED	60	61	58	71	44	65	0	67	12.2	28 - 84
Samsung NX10 Kit + 18-55mm OIS	60	58	63	71	50	57	75	46	14.0	27.7 - 84.7

HOW WE TEST

Image quality Our testers report on colour accuracy and saturation, sharpness, resolution, noise levels, distortion, veiling glare and vignetting in both normal and low light situations at a number of ISO settings.

Ease of use A five-person panel evaluates each camera's manual, viewfinder, monitor, data transfer and shutter delay. They also look at things such as inserting and removing the memory card and changing common menu settings.

Versatility includes an evaluation of the lens, memory, sensitivity adjustment (ISO), white balance, shutter speeds, exposure options, viewfinder/monitor size and adjustment. Functions we check for include easy image deletion, red eye reduction, focusing options, audio/video connections and how long before the camera is ready.

Viewfinder/monitor examines the difference between the image displayed in the viewfinder/monitor and what is recorded on the image, as well as reflection levels in bright conditions.

Flash Our testers check the flash's ability to produce enough light and even illumination at one, three and five metres.

Movie quality Cameras that record video are set to the highest quality setting and scored on resolution, fluency of playback, picture noise and pixelation caused by compression. This is done in bright light and low light conditions, as well as in Macro mode where possible. The sound quality is scored and we check for noises caused by the camera when focusing or zooming.

	Battery type	Viewfinder type	Monitor size (mm, W x H)	Shutter delay (secs, 1m / 10m; 0.0 = <0.5)	Shutter delay – Live View (secs, 1m / 10m)	Startup time (secs)	Delay – sequential shots (secs, single mode)	Delay – sequential shots (secs, continuous mode)	ISO range	Video format (pixels)	Dimensions (cm, W x H x D)	Weight (g)	Price ($)
	Li-ion	Optical	60 x 40	0.2 / 0.1	2.4 / 1.4	0.34	0.53	0.15	100 - 6400	1920 x 1080	15.5 x 11.5 x 18	1425	3499
C	Li-ion	Optical	64 x 42	0.2 / 0.1	2.5 / 1.7	0.69	0.94	0.27	100 - 6400	1920 x 1080	13 x 10 x 17	1039	2149
C	Li-ion	Optical	64 x 42	0.1 / 0.1	1.9 / 1.2	0.50	0.80	0.27	100 - 6400	1920 x 1080	13 x 10 x 14	784	1499
C	Li-ion	Electronic	62 x 41	0.2 / 0.2	0.2 / 0.1	1.8	0.88	0.63	100 - 3200	1920 x 1080	13.5 x 9 x 15	930	1999
C	Li-ion	Optical	60 x 40	0.1 / 0.1	2.9 / 0.2	0.84	0.51	0.29	100 - 6400	1920 x 1080	13 x 10 x 14	786	1299
C, CF	Li-ion	Optical	60 x 40	0.5 / 0.2	3.6 / 0.3	0.59	0.49	0.15	100 - 6400	1280 x 720	15 x 11.5 x 16	1479	2316
C	Li-ion	Optical	60 x 40	0.3 / 0.0	3.4 / 0.3	0.84	0.36	0.31	100 - 3200	1536 x 1024	13.5 x 10 x 14.5	1032	1999
C	Li-ion	Optical	55 x 36	0.4 / 0.2	2.0 / 2.5	0.75	0.70	0.23	200 - 3200	1280 x 720	13 x 10.5 x 16	923	668
C	Li-ion	na	62 x 41	0.2 / 0.2	na	1.03	0.83	0.34	100 - 3200	1280 x 720	12.5 x 7.5 x 11	572	1499
C	Li-ion	Optical	56 x 42	0.5 / 0.4	0.2 / 0.3	1.78	2.44	0.84	80 - 3200	640 x 480	11.5 x 8 x 5	423	799
C	Li-ion	na	62 x 41	0.4 / 0.4	na	1.34	0.93	0.35	100 - 3200	1280 x 720	12.5 x 7.5 x 7	479	1499
C, MS Duo	Li-ion	Optical	54 x 36	0.2 / 0.2	0.2 / 0.1	0.65	0.55	0.54	100 - 3200	na	13.5 x 10 x 15	797	799
C, MS Duo	Li-ion	Optical	60 x 40	0.2 / 0.0	0.2 / 0.0	0.40	0.54	0.14	200 - 12800	na	14 x 10.5 x 15	940	1449
C	AA	Optical	54 x 36	0.1 / 0.0	3.0 / 2.3	0.50	0.51	0.22	100 - 12800	1280 x 720	12.5 x 9.5 x 13.5	890	849
C	Li-ion	Electronic	60 x 45	0.3 / 0.4	0.4 / 0.6	2.72	2.89	0.56	100 - 3200	640 x 480	11.5 x 10 x 7	417	1199
C	Li-ion	Electronic	61 x 41	0.5 / 0.4	0.5 / 0.5	1.45	5.63	0.31	100 - 3200	1280 x 720	13 x 9 x 8	523	899
C, MS Duo	Li-ion	Optical	54 x 36	0.2 / 0.0	0.2 / 0.0	0.68	0.55	0.54	100 - 3200	na	13.5 x 10 x 15	794	899
C, MS Duo	Li-ion	Optical	60 x 40	0.2 / 0.0	0.1 / 0.1	0.43	0.51	0.25	200 - 12800	na	14 x 10.5 x 15	940	999
C	Li-ion	Electronic	61 x 41	0.5 / 0.3	0.5 / 0.3	1.46	5.62	0.31	100 - 3200	1280 x 720	13 x 9 x 16	868	1199 (B)
C	Li-ion	Electronic	60 x 45	0.6 / 0.6	0.5 / 0.5	2.31	1.85	0.29	100 - 6400	1280 x 720	13.5 x 11 x 7.5	527	2298 (B)
C	Li-ion	Electronic	60 x 45	0.4 / 0.2	0.4 / 0.2	2.68	2.89	0.32	100 - 3200	1280 x 720	11.5 x 10 x 10.5	520	1599
C	Li-ion	Optical	58 x 38	0.4 / 0.3	na	0.85	0.50	0.32	100 - 3200	na	13 x 10 x 15.5	850	536
F	Li-ion	Optical	54 x 40	0.4 / 0.1	2.3 / 2.2	1.21	0.41	0.28	100 - 1600	na	13 x 9.5 x 13.5	693	999
F	Li-ion	Optical	54 x 40	0.3 / 0.3	1.8 / 2.2	1.56	0.36	0.43	100 - 3200	na	13 x 9.5 x 13.5	786	1099
C	Li-ion	Electronic	60 x 45	0.8 / 0.8	0.7 / 0.6	2.52	1.93	0.30	100 - 6400	1280 x 720	13.5 x 11 x 9.5	606	1799
C	Li-ion	Electronic	61 x 41	0.3 / 0.4	0.3 / 0.3	1.14	5.52	0.31	100 - 3200	1280 x 720	13 x 9 x 12.5	644	849

STORY MARTHA PSIROUKIS

Hot connections

Our newly recommended front loader has a dual water connection for added savings.

NUTSHELL

>> We've added two new models from our latest round of testing to our What to Buy list.

>> Two new front loaders on test have a hot and cold water connection, but only one of these draws hot water when set for a warm wash.

On behalf of members wishing to take advantage of cheaper solar hot water, CHOICE continues to hunt for front loaders with hot and cold connections. We've added two to this round of testing, the Asko Eco Quattro W6883 and the Miele Honeycomb Care W3831 WPS – though only the Asko makes our What to Buy list (below).

On its auto 40°C program, the Asko draws about 17L of hot water and 60L of cold (it rinses in cold water). The Miele only draws hot water when set to a hot wash at 60°C or above, as the energy saving is greater at this temperature. The exact amount of hot water drawn will depend on the specific temperature of your hot and cold water, and the set wash temperature; the machines are clever enough to draw as much hot and cold water as needed to get to the right temperature.

For the pros and cons of a hot connection, see *CHOICE* March 2010, page 60. To see how we test washing machines, refer to *CHOICE*, August 2009, page 44. >

MISSING MODELS

CHOICE has tested so many washing machines they can't all fit in our publication table. We've removed some models that have been discontinued (although they may be available in some stores), as well as some that don't perform well overall. For details, go to **www.choiceextra.com.au** (click on "washing machines" in the index) or see *CHOICE*, March 2010, page 64.

ACCESSIBILITY

An occupational therapist from the Independent Living Centre, NSW, assessed the newly tested washing machines' suitability for people with disabilities.

- For **wheelchair users** or **people with back pain** – any front loader off the floor is easiest to use. All front loaders on test are relatively easy to open and reach into.
- For **people with upper limb dysfunction** or weakness – the Asko Eco Quattro W6883.
- For **people with vision impairment** – the Simpson 550N, Simpson 750N, SpeedQueen and Haier HWM1070KFL.
- For **people with cognitive impairment** – the Simpson 550N and Simpson 750N.

CHOICE ONLINE

For profiles of and to compare all washing machines on test, go to **www.choice.com.au** and type "washing machines" in the search box. To see the results of our latest reliability survey, go to **www.choice.com.au/reliability**

WHAT TO BUY

SMALL (UP TO 5.5kg)

Fisher & Paykel MW512 (tp) (March 07)	$749

MEDIUM (6KG–7KG)

NEW Asko Eco Quattro 1800rpm W6883 (fr) BEST BUY	$2099
NEW Asko Quattro 1400rpm W6443 fr)	$1599
Asko Quattro 1600 rpm W6362 (fr) (A) (Sept 08)	$2299
Miele Honeycomb Care W3725 (fr) (Sept 08)	$2199
Electrolux Time Manager EWF1074 (fr) (Aug 09)	$899
Miele W1611 (fr) (Mar 10) BEST BUY	$1699

LARGE (7.5KG OR LARGER)

LG Inverter Direct Drive WD 14030D (fr) (Mar 10)	$1499
Electrolux EWF1083 Time Manager (fr) (Aug 09)	$1059
Bosch Logixx 8 WAS28440AU (fr) (Mar 09)	$2149

(fr) = Front loader (tp) = Top loader
(A) Discontinued, but may still be available in stores.
A Best Buy is a top performer with a good reliability rating that is also cheap to buy and run.

Note: Although the Fisher & Paykel AquaSmarts score well overall (see table, page 48), we're no longer including them in our recommended list due to member complaints of detergent residue and lint being left on clothes when using the high-efficiency program. Our rinse test only measures the soluble component of detergent left in the clothes, so we did not see this. They're still very good performers and so are worth considering. For more information, see our detailed research in *CHOICE*, September 2008, page 42, or at **www.choice.com.au/water-efficient**

WHAT TO BUY

The two new models that make our recommended list (both mid-size) are profiled below. For profiles of the other models in the list, see *CHOICE* March 2010, August 2009, March 2009, September 2008 or March 2007. You can view the 2008 and 2007 issues on **www.choiceextra.com.au** by clicking on them under "washing machines" in the index. For 2010 and 2009 issues, click on "E magazine", or call CHOICE on 1800 069 552.

76% Asko Eco Quattro 1800rpm W6883

PRICE $2099
SIZE 6kg
TYPE Front loader

GOOD POINTS

- Very good for spin efficiency and rinsing.
- Gentle on clothes.
- Water-efficient.
- Draws hot water when wash temperature set to 40°C – good for taking advantage of cheaper hot water systems such as solar.

BAD POINTS

- One of the loudest machines during spin cycle.
- Long program time.

75% Asko Quattro 1400rpm W6443

BEST BUY

PRICE $1599
SIZE 6kg
TYPE Front loader

GOOD POINTS

- Very good rinse performance.
- Gentle on clothes.
- Good spin efficiency.

BAD POINTS

- One of the loudest machines during spin cycle.

WHAT TO LOOK FOR

Tap connection If you want to take advantage of cheap hot water systems, such as solar, look for a hot and cold water connection machine – but be aware that most front loaders with hot and cold connection only draw hot water when the wash temperature is set to 60°C. See *CHOICE* March 2010 (page 60) for more on this. If you only have a cold water tap in your laundry, choosing a front loader means you can still wash in warm or hot water when needed, as the machine will heat the water itself.

Out-of-balance correction detects and redistributes an out-of-balance load, either by spinning slowly before the full spin cycle or taking in more water (which is what most top loaders do). If you're concerned about high water use, opt for a machine without this feature or buy a front loader.

Auto-sensing water level saves water, energy and time by automatically adjusting the water level according to the load and/or fabric type. Some machines also adjust the washing action.

Woollens cycle (machine/hand-washable) programs relate to the instructions on the garment itself, advising whether it's machine-washable or for hand-wash only. Washers with a tick for hand wash claim this program is gentle enough for hand-wash only items.

Selectable spin speed allows you to change the spin speed on some programs. A higher spin speed will result in drier clothes (good when using a dryer), while a lower speed is for delicates or fabrics that crease easily.

Extra rinse can be useful for people who are sensitive to detergents, as it adds an extra rinse stage to the washing program.

ABOUT THE REST

UP TO 5.5KG

The small capacity and inexpensive **Simpson Ezi Set 550 36S550N** has a good water efficiency score and short program time, but is only OK for all other performance factors.

6KG-7KG

The **Miele Honeycomb Care W3831 WPS** is very water-efficient but only OK for rinsing. It has a hot and cold connection (rare for a front loader), but only draws hot water for a wash temperature at 60°C and above.

The **Fisher & Paykel WH70F60W3** and **Haier HWM1070KFL** are very water-efficient, but are only OK for washing and have low scores for rinse effectiveness.

7.5KG OR LARGER

The **Fisher & Paykel WH80F60W2** is very water-efficient but only OK for rinse performance.

The **SpeedQueen** has the shortest program time and is very good at rinsing, but its scores are mediocre for all other performance factors.

The **Simpson Ezi Set 750 22S750N** has a short program time and is water-efficient, but scores only OK for washing.

	PRODUCT		PERFORMANCE									FEATURES			
	Brand / model (in rank order within groups)	Type	Overall score (%)	Dirt removal score (%)	Rinse performance score (%)	Gentleness score (%)	Water efficiency score (%)	Spin efficiency score (%)	Water used (L, normal cycle)	Program time (min, normal wash)	Noise (dB)	Woollens cycle (machine-/ hand-washable)	Out-of-balance correction	Selectable spin speed	Auto sensing water level
UP TO 5.5KG	**Fisher & Paykel** MW512	Top / agitator	72	79	90	53	52	69	132	44	69	√/–	√	√	
	LG Fuzzy Logic WF-T556	Top / impeller	67	68	83	66	57	48	118	58	54	√/ns		√	√
	Samsung SW50USP	Top / impeller	66	64	68	40	47	151	57	62	–/–	ns			√
	# Simpson Ezi Set 550 36S550N	Top / agitator	64	61	63	68	71	57	81	47	58	√/–		ns	ns
6KG–7KG	**# Asko** Eco Quattro 1800rpm W6883	Front	76	71	88	76	70	83	91	152	70	√/√	√	√	√
	# Asko Quattro 1400rpm W6443	Front	75	72	89	75	67	75	99	114	70	√/√	√	√	√
	Asko Quattro 1600rpm W6362 (A)	Front	75	71	74	75	79	82	64	81	72	√/√	√	√	√
	Miele Honeycomb Care W3725	Front	75 (G)	81	65	76	85	79	50	112	64	√/√	√	√	√
	Electrolux Time Manager EWF1074	Front	74 (G)	75	79	76	80	68	69	126	60	–/–	√	√	ns
	Miele W1611	Front	73 (G)	77	66	75	84	73	53	112	62	√/√	√	√	ns
	Asko Quattro W6342 (A)	Front	72	72	57	78	83	74	53	86	69	√/√	√	√	√
	Asko Quattro 1200rpm W6222 (A)	Front	71	72	55	76	83	70	52	101	69	√/√	√	√	√
	Fisher & Paykel AquaSmart WL70T60C (B)	Top / impeller	71	80	58	57	81	67	66	58	57	√/–	√	√	√
	# Miele Honeycomb Care W3831 WPS	Front	70 (G)	71	60	73	85	78	50	111	62	√/√	√	√	√
	Bosch Maxx 1100rpm WAE22460AU (C)	Front	69	61	68	79	82	72	64	77	66	√/√	√	√	√
	# Fisher & Paykel WH70F60W3	Front	68	65	49	77	85	75	53	113	62	√/√	√	√	√
	Simpson Ezi Sensor SWT605SA	Top / agitator	68	76	70	44	76	56	72	68	67	√/–			√
	# Haier HWM1070KFL	Front	61	59	30	77	87	69	47	131	61	√/–	√	√	√
7.5KG OR LARGER	**LG** Inverter Direct Drive WD14030D	Front	80	81	76	79	84	81	70	194	65	√/√	ns	√	√
	Electrolux Time Manager EWF1083	Front	76	79	71	74	83	71	68	111	62	√/–	√	√	√
	Fisher & Paykel AquaSmart WL80T65CW1 (B)	Top / impeller	75	81	74	58	81	74	76	58	63	√/–	√	√	√
	Bosch Logixx 8 WAS28440AU (D)	Front	74	67	83	76	78	75	87	73	65	√/√	√	√	√
	Bosch Logixx 8 WAS32741AU (A)	Front	73	74	55	77	84	80	62	87	63	√/√	√	√	√
	Electrolux Time Manager EWF1481	Front	73	72	59	74	86	83	55	93	68	√/–	√	√	√
	# Fisher & Paykel WH80F60W2	Front	72	71	63	76	83	73	68	111	62	√/√	√	√	√
	LG Direct Drive WD12020D	Front	72	74	49	74	87	81	50	141	67	√/–		√	√
	Whirlpool WFS1285AW (A)	Front	72	73	55	77	83	75	73	164	65	√/–	√	√	√
	Whirlpool 6ALSQ8000MW3 (E)	Top / agitator	70 (G)	78	86	55	58	53	157	47	62	√/–			√
	Ariston Aqualtis AQXXD 149H	Front	69	71	46	74	86	78	58	116	65	√/√	√	√	√
	LG Turbodrum DD WT-R107	Top / impeller	69	70	84	57	65	62	174	66	55	√/–	ns	√	√
	Simpson Ezi Sensor SWT802SA	Top / agitator	69	76	67	50	79	63	85	71	65	√/–	√		√
	Electrolux Water Aid EWT959SA (A)	Top / agitator	68	76	54	56	81	63	90	73	59	√/–		√	√
	Samsung SW80USP	Top / impeller	67	68	93	66	42	53	231	69	59	–/–	ns		√
	Samsung WF8802RPF / WF8802RSW	Front	67	64	55	71	83	71	67	124	64	√/–	ns	√	√
	Haier HWMP95TL	Top / impeller	66	72	66	53	73	54	127	84	54	–/–	ns		√
	# SpeedQueen AWN552SN301AW01 (F)	Top / agitator	65	64	86	58	56	51	166	40	55	√/–	ns		√
	# Simpson Ezi Set 750 22S750N	Top / agitator	64	59	68	63	70	66	112	50	57	√/–			√

SPECIFICATIONS					COSTS		
Tap connection	Coldest wash temperature for normal wash (°C)*	Capacity (kg)	Claimed dimensions (cm, H x W x D)	Contact	Running costs ($ / 10 years)	Price ($)	Running costs ($ / 10 years) + price ($)
H & C, C	Cold	5.5	105 x 56 x 56	fp.com.au	582	749	1331
H & C	Cold	5.5	91 x 54 x 54	lge.com.au	512	649	1161
H & C, C	Cold	5.0	86 x 54 x 56	samsung.com.au	614	549	1163
H & C	Cold	5.5	115 x 60 x 64	simpson.com.au	382	689	1071
H & C	Cold	6.0	85 x 60 x 59	asko.com.au	491	2099	2590
C only	Cold	6.0	85 x 60 x 59	asko.com.au	497	1599	2096
C only	Cold	6.0	85 x 60 x 59	asko.com.au	312	2299	2611
C only	30	6.5	85 x 60 x 58	miele.com.au	369	2199	2568
C only	30	7.0	85 x 60 x 63	electrolux.com.au	492	899	1391
C only	30	6.5	85 x 60 x 63	miele.com.au	388	1699	2087
C only	Cold	6.0	85 x 60 x 59	asko.com.au	291	1999	2290
C only	Cold	6.0	85 x 60 x 59	asko.com.au	319	1899	2218
H & C	Cold	7.0	102 x 60 x 60	fp.com.au	364	1299	1663
H & C	30	6.5	85 x 60 x 58	miele.com.au	338	2499	2837
C only	Cold	7.0	85 x 60 x 59	boschappliances.com.au	342	1599	1941
C only	Cold	7.0	84 x 60 x 54	fp.com.au	344	1139	1483
H & C	Cold	6.0	103 x 58 x 63	simpson.com.au	349	799	1148
H or C	Cold	7.0	84 x 60 x 61	haier.com.au	263	799	1062
H & C	Cold	8.5	85 x 60 x 68	lge.com.au	523	1499	2022
C only	Cold	8.0	85 x 60 x 63	electrolux.com.au	427	1059	1486
H & C	Cold	8.0	105 x 65 x 65	fp.com.au	399	1399	1798
C only	Cold	8.0	84 x 60 x 59	boschappliances.com.au	443	2149	2592
C only	Cold	8.0	85 x 60 x 59	boschappliances.com.au	353	2499	2852
C only	Cold	8.0	85 x 60 x 63	electrolux.com.au	361	1529	1890
C only	Cold	8.0	84 x 60 x 59	fp.com.au	395	1349	1744
H & C	Cold	7.5	85 x 60 x 55	lge.com.au	307	999	1306
H & C, C	Cold	8.5	85 x 60 x 60	whirlpool.com.au	452	1649	2101
H & C	Cold (H)	7.5	109 x 69 x 68	whirlpool.com.au	1153	1099	2252
H & C	Cold	8.5	105 x 60 x 65	aristonbrand.com	370	2299	2669
H & C	Cold	10.0	110 x 69 x72	lge.com.au	732	1499	2231
H & C	Cold	8.0	120 x 70 x 73	simpson.com.au	415	1009	1424
H & C, C	Cold	9.5	109 x 67 x 73	electrolux.com.au	441	1269	1710
H & C	Cold	8.0	99 x 60 x 65	samsung.com.au	928	949	1877
C only	Cold	8.0	85 x 60 x 60	samsung.com.au	386	1299 / 999	1685/1385
H & C	Cold	9.5	111 x 69 x 69	haier.com.au	666	999	1665
H & C	Cold	7.5	111 x 65 x 71	speedqueen.com.au	751	1980	2731
H & C	Cold	7.5	120 x 70 x 73	simpson.com.au	513	899	1412

USING THE TABLE

Scores The overall score is made up of: Dirt removal: 40%; Rinse performance: 20%; Gentleness: 15%; Water efficiency: 15%; Spin efficiency: 10%.

Cold wash penalty As the majority of Australians now wash in cold water straight from the tap, we have applied a small penalty in our overall score to models that cannot do a proper cold wash (at about 20°C) on the normal cycle. While the higher wash temperature may slightly increase a machine's scores for dirt removal and rinse effectiveness, it also means it's using more energy than it would if it were able to do a true cold wash; our penalty compensates for this.

Dirt removal The machine we use to measure this (a spectrophotometer) is more accurate than the human eye – differences of about 6% are visible.

Features See What to Look For, page 47, for details.

Tap connection Some machines need both hot and cold water to operate; others can connect to cold water only and may need a special connector or sealing cap for the hot water inlet. A machine with a heater (front loaders only) can be particularly useful if you connect to cold only, as it still gives you the option of a warm or hot wash. But a dual connection front loader connected to solar hot water can be more efficient when doing warm or hot washes.

Dimensions are for the smallest box that fits around the machine, as stated by the manufacturer.

Running costs This is an estimate of water and electricity costs over 10 years if you wash the equivalent of one load every day using a normal cycle, based on 17 cents per kWh of electricity and $1 per 1000L for water. It also includes electricity used when the machine is connected to a power source but not in use. It does not include detergent.

Price Recommended or average retail, as of June 2010.

TABLE NOTES

Newly tested models. * Cold = cold tap water (for our tests: 20°C). **ns** Not stated. **(A)** Discontinued, but may still be available in stores. **(B)** We have received feedback about the Fisher & Paykel AquaSmart models leaving detergent residue and lint on clothes, particularly in hard water areas. Our rinse test only measures the soluble component of detergent left in the clothes, so we didn't see this. For more details, see our research detailed in CHOICE, September 2008, page 42 (or **www.choiceextra.com.au**). **(C)** Available in Vic, Tas, SA and Qld. This machine was also tested using the intensive option, which the manufacturer recommends when washing a full load. While using this option improves dirt removal, the time taken to complete a run is significantly increased. Scores are: Overall: 74%; Dirt removal: 74%; Rinse performance: 69%; Gentleness: 72%; Water efficiency: 81%; Spin efficiency: 74%. Water used: 65.1L; Cycle time: 158 minutes. **(D)** The manufacturer recommends using the intensive button for a full load. Using this option will most likely improve the dirt removal and overall score, but time will also be increased. **(E)** The Whirlpool 6ALSR7244MW3 is a similar model ($1049) and scores the same as the 6ALSQ8000MW3, but does not have an extra rinse cycle. **(F)** Distribution rights are changing, so availability will vary from state to state. Home Laundry Appliances Pty Ltd will be the distributor in NSW and ACT as of August 2010 (with limited distribution), but machines can be purchased direct from them. **(G)** Penalty applied because the machine cannot do a cold wash – see Cold Wash Penalty, above. **(H)** Even though machine has a "cold" wash setting, this cycle uses hot water and reaches a temperature of 24°C.

STORY DENIS GALLAGHER

Naked ambition

A "naked" DSL service could be the solution to cheap local calls on your landline phone.

NUTSHELL

>> One phone on test achieves a range of 120m with one extra handset and could do even better with additional handsets.

>> Even if you ditch your phone network connection, you can still use these models to make local calls over the internet.

While sales of landline cordless phones have declined over the past year, models using the latest Digital Enhanced Cordless Telecommunications (DECT) system (see What the Heck is DECT?, below) are as popular as ever. CHOICE tested 15 phones with answering machines, including 12 DECT models.

All models on test include a base unit with digital answering machine and cordless handset, as well as at least one extra handset and charger. The base unit connects to a phone line jack and power point to operate, while the additional charger and extra handset can be used wherever there's a spare power point.

Fearful that customers are abandoning their landline in favour of mobiles, telcos such as Telstra and Optus, are offering bundle deals with free local calls when you combine landline phone, mobile phone and internet access with the same company. But if you want cheaper local calls without having to follow Telstra or Optus, consider "naked" DSL and save up to $30 per month by not paying line rental, as well as getting free or cheaper calls.

A naked DSL (digital subscriber line) service is completely digital, with packets of data sent back and forth representing a phone conversation. The naked part is the removal of the dial tone, so you don't need to pay for telephone line rental as your voice communication is completely internet based.

You won't notice much of a change from your previous telephone service, nor will the people calling you, as you can usually continue to use the same number with area code. You can use any of the models on test with naked DSL. However, one downside is that if your internet connection goes down, your telephone service won't operate.

Internet service providers such as iiNet and TPG offer a naked DSL internet package – but check online before changing (a good place to start is Whirlpool, www.whirlpool.net.au), as some local telephone exchanges may not support the service. For CHOICE's Best Buy broadband plans, see Every Byte Counts, *CHOICE*, March 2010 (page 18). >

DID YOU KNOW?

What the heck is DECT?

Many wireless devices commonly found around the modern home operate in the 2.4GHz band, including older cordless phones. Phones using the Digital Enhanced Cordless Telecommunications (DECT) system operate within the 1.8-1.9 MHz band, an area that's reserved for cordless phone use only and should therefore be less prone to interference from devices such as Wi-Fi wireless routers and media players that operate in the increasingly congested 2.4GHz band. DECT 6.0 and ECO DECT, referred to in the table (page 52), are marketing terms and the technologies are virtually identical, operating within the 1.8-1.9GHz band.

WHAT TO BUY

83% Panasonic KX-TG7522

BEST BUY

PRICE $150

The top-scoring Panasonic KX-TG7522 is good value for money and very easy to use, with the clearest screen of the models on test. It has the best sound quality, with very good audio performance, particularly when dealing with background noise. Power consumption is low in general use, and the 40-minute message capacity should satisfy most home users' demands. You can also add a headset, leaving your hands free to carry out other tasks while carrying out a conversation.

WHAT TO BUY

79% Panasonic KX-TG8322

PRICE $200

The Panasonic KX-TG8322 is one of only two models on test with a colour screen and is very easy to use. It also has a headset port for hands-free conversations and a large message capacity. Our testers found the handset comfortable to hold, with a ruggedised grip designed to provide protection should it be dropped.

While the sound quality for the KX-TG8322 is one of the best on test, the maximum volume level for the earpiece and speaker is discernibly lower compared with other recommended models, which may be an issue for hearing-impaired users.

The two Panasonics are the only phones on test that can record a live telephone conversation (in the message bank), although you should always let the person at the other end of the line know you're doing so before enabling this feature.

74% Uniden XDECT R055 +1

PRICE $300

If you live on a large property and are prepared to pay $300, this is the phone for you. The Uniden R055 series uses a repeater to deliver the largest overall range of any phone we've ever tested when used with multiple handsets placed at appropriate distances from the base. Our tester used the additional handset and could make a call approximately 120 metres away from the base unit. However, the range when using the handset of the main base station, while good at about 53 metres, is not the best on test.

The R055 can also support two separate phone numbers, such as a home number and work number, and keep messages received in separate mailboxes.

73% Siemens Gigaset AS285 Duo

PRICE $120

One of the more affordable phones on test, this is a good-value option with an excellent range and one of the loudest handset and base rings on test, although readability of the keys is not as good as the other recommended models.

Although it takes almost 20 hours to fully charge, you do get more than one full day of talk time before having to place the handset back in the charger.

73% Uniden XDECT 7055 +1

PRICE $180

Like the Uniden R055, the XDECT 7055 +1 is hearing aid-compatible and has a dial pad on the base. Both models also have a call-blocker function, where the phone can be programmed to refuse predetermined numbers by informing the caller that you aren't home and hanging up without taking a message.

ABOUT THE REST

The **Telstra V950a Twin** and **9200a Triple** are good choices if you're with Telstra, as they include dedicated buttons to access Telstra services. The 9200a is the only model on test with three handsets in the overall package, while the V950a supports SMS messaging where supported by the user's phone network.

The **Uniden Elite 9035 +1** and **DECT 1035 + 1** perform similarly overall. The 1035 +1 has double the range of the 9035 +1 but is not as easy to use, and is the only model on test without a hands-free mode.

The **Oricom SLIM9000-2** has a very good answering machine and loud ringer for the handset and base unit. However, the volume for its handset earpiece and speaker is lower than several other models on test.

The **Siemens Gigaset A585 Duo** has one of the worst range scores on test, and is not particularly easy to use. However, it does support VoIP (without the need to sign up for a naked DSL plan), allowing the user with a broadband connection to make free (or very cheap) calls over an internet connection and switch back to a standard landline mode when needed.

The **Oricom ECO700-2**'s excellent battery life and good range save it from being at the bottom of our table, as it performed the worst of all the phones on test for ease of use, and its answering machine is also among the worst.

The **Oricom Ultra 9800-2** is a mediocre performer for ease of use and range, but is the loudest phone on test in terms of overall volume and ringer volume for the handset and base, which may be helpful for the hearing-impaired.

The **Uniden WDSS 5355 +1** is not easy to use and has a poor range, but its sound quality and answering machine are good.

If you're hard of hearing, look for a phone that provides extensive volume adjustment on the handset

HOW WE TEST

Ease of use Our testers consider factors such as quality of the instruction manual, feel and comfort of the handset, whether the screen is easy to read and any other special features.

Sound quality A panel of users makes calls in a moderately noisy environment and assesses speech clarity and loudness, and line and background noise on each model.

Range The base station for each model on test is placed within a single-storey building with solid concrete foundation and walls, while the phone under test is located outside on the opposite side of one wall obstructing the line of sight. The tester continues to make phone calls, with the maximum range determined either by the radio link being cut or a subjective assessment that voice quality makes conversation unacceptable.

Answering machine Our testers look at ease of use when creating a message and managing calls, as well as sound clarity and quality for both the message recording and the message left by the caller.

Battery life After fully charging each phone's battery, our testers set the phones to talk and standby, and time how long each takes to fully discharge. They also time how long the phones take to recharge.

Maximum ringer volume Ringer volume measurements are conducted using a decibel meter placed 1m horizontally away from the base or handset under test.

PRODUCT	PERFORMANCE												
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Sound quality score (%)	Range score (%)	Battery life score (%)	Answering machine score (%)	Talk time (hrs:mins)	Standby time (days)	Charging time (hrs:mins)	Range (m)	Handset ringer loudness (dB)	Maximum volume for handset speaker (dB)	Maximum earpiece
Panasonic KX-TG7522	83	85	77	88	83	83	20:30	8	12:30	61	69	64	7
Panasonic KX-TG8322	79	85	75	67	93	83	20:30	>10	8	43	65	40	5
Uniden XDECT R055 +1	74	55	75	79	91	79	19:30	>10	19	53	71	60	5
Siemens Gigaset AS285 Duo	73	49	73	92	85	72	>24	7	19:30	64	70	53	6
Uniden XDECT 7055 +1	73	64	72	77	78	83	13:30	>10	21:30	52	63	55	6
Telstra V950a Twin	71	55	69	75	89	74	18:30	>10	14:30	50	66	40	6
Telstra 9200a Triple	70	54	72	75	82	73	15:30	>10	9	50	61	40	5
Uniden Elite 9035 +1	68	78	73	44	72	81	13	9	18	24	66	65	7
Uniden DECT 1035 +1	67	45	70	76	79	70	14	>10	20:30	51	69	n/a	7
Oricom SLIM9000-2	65	43	71	75	64	82	16:30	6	10:30	50	74	55	5
Siemens Gigaset A585 Duo	63	52	75	45	85	73	>24	7	24	25	75	49	5
Oricom ECO700-2	62	22	69	77	95	60	21:30	>10	10:30	52	75	42	5
Oricom Ultra9800-2 (A)	61	47	72	55	74	61	11:30	>10	7	33	83	65	6
Telstra V580a + 1	61	39	68	75	55	73	7	8	13	50	63	70	6
Uniden WDSS 5355 +1	57	41	73	31	83	78	16	>10	22:30	13	66	55	5

USING THE TABLE Scores The overall score is made up of: Ease of use: 25%; Sound quality: 25%; Range: 25%; Battery life: 15%. Answering machine: 10%; **Handsets supported** shows how many extra handsets of the same model can be used. **Talk and charging times** rounded to the nearest 30 minutes.

WHAT TO LOOK FOR

Large, clearly marked keys and a **backlit keypad** can help when making calls in low light.

Generic Access Profile (GAP) If a phone supports GAP, you can use another GAP handset from any other manufacturer simply by plugging the handset into a power point. However, GAP compliance extends only to basic operations, which means added features such as phonebooks may not work.

Handsets supported This shows how many extra handsets of the same model can be used. Two handsets are included in the price for the models on test, except for the Telstra 9200a Triple, which has three handsets in the package.

A **headset port**, where you can plug in a headset with a microphone, frees up your hands to continue other tasks while carrying out a conversation.

Baby monitor Some phones allow you to put the handset in another room and set it to monitor sounds such as a baby crying. The Oricom Ultra 9800-2 is the only model on test with this feature.

Call waiting lets you know when someone is trying to call you while you're talking to someone else. All except the Siemens models support this feature.

Phonebook allows you to store your favourite contacts' numbers and dial the number by selecting the contact. Some of the models on test also have a speed dial feature for up to 10 numbers. All models on test have caller ID, showing the phone number on the screen (unless the caller has it blocked).

A **dial pad** and **speaker on the base unit** allow you to make and take calls when you can't locate the handset.

The **ability to page** from the base to the handset can be handy for when you leave the phone lying around the house. All phones on test have this ability, while some have two-way paging (see table below).

Volume If you're hard of hearing, look for models that provide extensive volume adjustment on the handset and a high handset speaker volume.

Batteries While all cordless phones come with rechargeable batteries, some can use AAA rechargeables, which are less expensive and more readily available than proprietary battery packs.

FEATURES							SPECIFICATIONS									
Backlit keypad	Colour display (LCD)	GAP compatible	Headset port	Hearing aid-compatible	Dial pad and speaker on base unit	Wall-mountable	Handsets supported	Paging between handsets (1 / 2 way)	Total phonebook	Total ringtones	Polyphonic ringtones	Battery type	Answering machine recording time (mins)	Digital system (GHz)	Contact	Price ($)
✓		✓	✓			✓	6	1	200	20	14	2 x NiMH AAA	40	DECT 1.8	panasonic.com.au	150
✓	✓	✓	✓			✓	6	1	200 (B)	20	14	2 x NiMH AAA	40	DECT 1.8	panasonic.com.au	200
✓			✓	✓	✓	✓	6	2	100	7	4	NiMH pack	15	DECT 6.0	uniden.com.au	300
✓		✓				✓	4	1	80 (B)	10	0	2 x NiMH AAA	12	ECO DECT	gigaset.com/au	120
✓				✓	✓	✓	6	2	70	8	4	NiMH pack	14	DECT 6.0	uniden.com.au	180
✓		✓		✓		✓	5	2	100	20	10	NiMH pack	15	DECT 1.9	telstra.com.au	99
✓		✓		✓		✓	5	2	100	20	10	NiMH pack	15	DECT 1.9	telstra.com.au	130
✓	✓		✓	✓			6	2	70	10	5	NiMH pack	14	DECT 6.0	uniden.com.au	180
				✓		✓	2	2	70	2	0	NiMH pack	14	DECT 6.0	uniden.com.au	90
		✓					6	1	100	15	10	NiMH pack	15	DECT 1.8	oricom.com.au	149
✓		✓				✓	4	1	150 (B)	15	5	2 x NiMH AAA	25	ECO DECT	gigaset.com/au	150
		✓		✓			5	1	10	9	5	2 x NiMH AAA	11	DECT 1.8	oricom.com.au	60
✓			✓		✓	✓	6	2	50	20	10	NiMH pack	15	5.8 GHz	oricom.com.au	180
✓			✓	✓		✓	4	2	50	10	3	NiMH pack	15	5.8 GHz	telstra.com.au	160
✓			✓	✓	✓	✓	8	2	70 (B)	7	4	NiMH pack	14	5.8 GHz	uniden.com.au	150

e Recommended retail, as of July 2010. **TABLE NOTES (A)** Discontinued, but may still be available in some stores. **(B)** Also has speed dial feature.

STORY CHRIS BARNES

Light up your life

Compact fluorescent light bulbs are better and cheaper than ever, but are they as bright as they claim?

NUTSHELL

>> On test: 15 "warm white" CFL bulbs of about 15W, including screw and bayonet fittings and a variety of shapes.

>> Performance and price have greatly improved since our test 10 years ago, but the claimed equivalent incandescent brightness is often overstated, particularly after the bulb has been in use for some time.

Compact fluorescent light (CFL) bulbs have now replaced incandescent types in most domestic lighting applications. Since November 2009, incandescent bulbs (apart from a few specialised sizes and types) have not been available for sale in Australia. This is part of the federal government's drive to reduce our home energy consumption and lessen the impact of electricity production on the environment and economy – CFL bulbs are much more energy-efficient than equivalent incandescent bulbs. Despite being more expensive, they save money in the long run as they last much longer and are cheaper to run.

Early CFL bulbs, which CHOICE first tested back in 2000, cost $20 or more and were slow to warm up to full brightness. Now, as well as being cheaper (typically about $5-$10 per bulb), CFLs are faster to warm up and have fewer failures. We're only 2000 hours into our testing of CFLs (see How We Test, below right), but the results are encouraging; so far, only three bulbs (each of a different model) have failed.

CFLs suit almost all applications around the home, yet still aren't widely available in very small sizes. Small-sized incandescent bulbs are still available, but will be phased out as CFLs in these sizes come onto the market.

How do they work?

Incandescent bulbs work by passing an electric current through a metal filament, making it white-hot so it gives off light. They're simple and cheap to manufacture, but inefficient to run; most of the electrical energy is converted into heat rather than light. By contrast, CFL bulbs pass a current through a mixture of gases in a tube, causing the gases to emit UV radiation, which makes the phosphor >

WHAT TO LOOK FOR

Colour temperature CFLs are available in three colour temperatures, which basically means three different types of light. The colour temperature is measured in kelvin and indicated on the bulb and its packaging.

- **Warm white** (3000K): yellowish light, similar to an incandescent bulb. This is a good choice for living areas and bedrooms, where a cosy, comfortable light is desired. All bulbs on test are "warm white".
- **Cool white** (4000K): white light, similar to that from fluorescent tubes, and suitable for offices, kitchens, bathrooms and any other room where a whiter light is wanted.
- **Daylight** (5000K or more): blue-white light equivalent to outdoor daylight.

Shape The shape of a CFL isn't a factor in its brightness, but does determine the direction in which most light is thrown. A folded tube emits most of its light out of the sides and should be installed lengthways so the side faces out. A spiral emits light from its end as well as its sides, so is a better choice for a downward pointing light fitting.

Dimmable Several CFLs are suitable for dimmer switches, but check the packaging to make sure you have the right type.

Instant light Modern CFLs activate almost instantly with a reasonable light output, so in most cases they're suitable for use in stairways, cellars and other areas where you need immediate bright light. Nevertheless, for these areas and other rooms where you typically only switch on the light for a few minutes, choose a bulb with a faster warm-up time so it reaches maximum output faster.

Light fittings There's no performance difference between bayonet cap (BC) and Edison screw (ES) mounts on light bulbs. However, the light fitting itself can make a difference – whether it has an effective reflector dish, the size and translucence of the glass and so on. Small enclosed light fittings can trap heat even from a CFL and reduce the bulb life, so these aren't ideal. If you find a particular light fitting isn't putting out enough light, consider replacing the light fitting with one that has a better reflector.

Tip Don't turn a CFL light on and off any more than you need to, as rapid switching can shorten their lifespan. Switching several times a day is OK – and don't be afraid to turn them off when you leave a room – but avoid doing this several times an hour every day.

DID YOU KNOW?

OTHER LIGHTING OPTIONS

Tubular fluorescent lights have been around for decades and are functionally similar to CFLs. They're relatively inexpensive, long-lasting and efficient to run, but aren't always an aesthetically suitable choice for the home.

LEDs Light-emitting diodes (LEDs) are the newest player in energy-efficient lighting, and may take over from CFLs in the medium term. LEDs are extremely energy-efficient and long-lasting (up to 10 times longer than CFLs) and activate instantly. They're commonly found in bicycle lights, some new TVs, torches, garden lights and traffic lights, and are now available as downlights, but haven't made significant inroads yet into commercial or home lighting. This is likely to change over the next few years as LED technology improves and becomes cheaper.

Halogens are a more efficient type of incandescent bulb. They have a tungsten element in a small amount of halogen gases, which prevents the evaporated tungsten depositing on the bulb wall so the bulb doesn't dim over time. They're about 30% more efficient than standard incandescent bulbs and longer-lasting (typically about 2000-5000 hours) and are available for most types of light fitting. While less energy-efficient than CFLs, halogens are good for accent lighting, and are likely to be found in homes as low-voltage downlights. Don't assume that low voltage means low energy consumption; a typical low voltage halogen downlight uses about 50W plus another 10W for the transformer for a total of 60W, the same as a normal incandescent bulb. These downlights can be a fire hazard, so gaps must be left in the ceiling insulation around the top of the fitting. These gaps reduce the effectiveness of the insulation.

LIGHT BULB TYPES

Single folded tube (Megaman Zenia)

Compact folded tube (Nelson Aladdin Mini MELQAL15ESS)

Classic bulb shape (Philips Ambiance)

Compact spiral (GE FLE15HLX)

Spiral (Mirabella EEMSES-15)

Incandescent 75W (no longer available – shown here for scale)

HOW WE TEST

Our test is based on the Australian Standard for self-ballasted lamps. The bulbs are a mix of screw and bayonet fittings; all are "warm white", about 15W, with a claimed equivalent brightness to an incandescent 75W bulb (except the Megaman, which claims equivalence to a 70W, and the Philips Tornado which claims 60W). Our tester, James Thomson, installs 10 samples of each model in a rig of 150 light fittings, and burns them in for 100 hours. The lights are then put into a continuous switching cycle of 165 minutes on, followed by 15 minutes off.

Light output James measures the light output of the bulbs after the 100-hour burn-in, then again after 1000 and 2000 operating hours. He then calculates the wattage of an equivalently bright incandescent bulb. All but one of the bulbs on test has dimmed over the 2000 hours, but the best have dimmed by only 10% or less.

Failure rate James checks regularly to see if any bulbs have failed (either dying completely or dimming so much that in normal usage you'd replace it). So far very few have failed, though they've only been operating for 2000 hours. The minimum claimed life expectancy for these bulbs is 6000 hours, with some claiming 8000 or even 15,000 hours. We'll report again after 6000 hours.

Switch-on time is the time taken to start giving out light. In our last test of CFLs, we found some took up to three seconds to activate. However, in this test all the bulbs activated almost instantly, so James hasn't measured the actual times.

Warm-up time shows the time taken to reach 80% of maximum brightness. Most take about 30 seconds or less, which is a noticeable improvement for CFLs but still much slower than an incandescent bulb, which reaches maximum brightness almost instantly.

< coating on the inside of the tube glow (or fluoresce). This process is much more energy-efficient; it uses only about 20%-25% of the electricity needed to light an equivalently bright incandescent bulb.

Wattage conversion

As most consumers are familiar with incandescent bulbs and how much light these put out, CFL packaging indicates both the actual and equivalent wattages. Generally, a multiplication factor of five is used, so a 15W CFL is claimed to give the same light as a 75W incandescent. However, our testing (along with a recent test by the University of NSW) indicates this is only true in the best cases, particularly after the CFL has been in use for a while.

With most bulbs, you're better off using a more conservative multiplication factor of four – that is, assume a 15W CFL bulb will be closer to a 60W incandescent bulb. ■

INCANDESCENT BULBS PHASE-OUT

The Australian government's incandescent light bulb phase-out program applies Minimum Energy Performance Standards (MEPS) to lighting products. Products that don't meet MEPS will be restricted from sale.

- Tungsten filament incandescent general lighting service light bulbs (pear-shaped bulbs typically used in most domestic light fittings) don't meet MEPS and have not been available in stores since November 2009.
- From October 2010, MEPS will apply to >40W candle, fancy round and decorative lamps, mains voltage halogen non-reflectors and ELV halogen reflectors.
- From October 2012, MEPS will apply to mains voltage reflector lamps, including halogen (PAR, ER, R, etc), and >25W candle, fancy round and decorative lamps.
- Depending on when efficient alternatives become available, pilot lamps 25W and below will also be subject to MEPS.

PRODUCT	PERFORMANCE			SPECIFICATIONS				
Brand / model (in rank order)	Overall score (%)	Decrease in luminosity score (%)	Initial luminosity score (%)	Warm-up time (seconds)	Claimed wattage (W)	Claimed life expectancy (hours)	Contact	Price per bulb ($)
Megaman Zenia Tubular 14W WL1514-ES-2700K	88	100	70	37	14	8000	au.megaman.cc	9.79
Mirabella EEMSES-15	88	80	100	25	15	10,000	mirabella.com.au	5.00
Philips Tornado 1TND12WWWBC	84	80	90	21	12	6000	philips.com.au	5.74
GE FLE15HLX/827/B22/T2	82	70	100	18	15	8000	geciasia.com	6.00
Osram Duluxstar Minitwist 13W/827	80	80	80	19	13	6000	osram.com.au	6.82
GE FLE15TBX/827/E27/T3	78	70	90	22	15	8000	geciasia.com	4.49
Envirolux Lucci 8000hr	76	80	70	25	15	8000	beaconlighting.com.au	6.95
Osram Dulux EL Longlife 15W/827	74	70	80	95	15	15,000	osram.com.au	18.93
Woolworths Essentials Mini Compact N3UN15	74	70	80	25	15	10,000	woolworths.com.au	4.25
Philips Genie GENIE14WWWES	70	70	70	20	14	6000	philips.com.au	3.90
Mirabella EEU-15	64	60	70	18	15	10,000	mirabella.com.au	5.00
Nelson Aladdin Mini MELQAL15BCS	64	60	70	27	15	6000	nelsonlamps.com.au	12.10
Philips Ambiance AMB14WWWES	64	60	70	94	14	6000	philips.com.au	6.45
Lightstar CFL3	60	60	60	31	15	8000	crompton.com.au	8.00
Nelson Aladdin Mini MELQAL15ESS	54	50	60	19	15	6000	nelsonlamps.com.au	12.10

USING THE TABLE We haven't yet reached the lowest claimed lifespan of 6000 hours, but our results so far give a good indication of how the bulbs are performing. **Scores** The overall score is comprised of decrease in luminosity (60%) and initial luminosity (40%). **Decrease in luminosity score** is based on the light output after 2000 hours operation. The closer to the initial luminosity, the better. The lowest-scoring models dimmed to the equivalent of a 60W bulb, or less. **Initial luminosity score** is based on the light output of the bulb after 100 hours burn-in. The closer to the luminosity of its claimed equivalent incandescent (typically 75W), the better. The best-scoring models started brighter than their claimed equivalent. **Warm-up time** is the time taken to reach 80% of maximum brightness. Claimed wattage is the labelled actual wattage for each bulb. Our measurements indicate this is a reliable figure. **Claimed life expectancy** is the number of hours the bulb should last in normal operation (about five hours on per day). The bulb's lifetime can be reduced by unusual operation, such as very frequent switching on and off or being situated in extremely cold or hot locations. **Price per bulb** is based on what we paid in November 2009. Some come in packs of two.

CHOICE ONLINE

For more details about CFLs, including safety information about their mercury content, go to **www.choice.com.au/cfl**

STORY REBECCA GATTO

Pedal to the metal

Spending big on a bike for your child doesn't guarantee safety.

NUTSHELL

>> On test: 12 children's bikes, 16-inch or 20-inch in wheel size and priced between $98 and $549.

>> Our testing shows price doesn't guarantee better quality or safety.

When it comes to buying a bike for your child, safety should be your biggest concern. CHOICE tested six 40cm (16-in) and six 50cm (20-in) bikes, and found that some of the more expensive models failed major safety requirements.

Buying a bike of the correct size is critical. Don't be tempted to buy one that's too big with the idea that your child will grow into it – it may be hard for them to control and could lead to a crash. A bike is the correct size when a child can place the balls of both feet on the ground and reach the handlebars comfortably while sitting on the seat.

Children's bike sizes are based on their wheel diameter, usually stated in imperial and/or metric measurements on the wheel itself, and are generally appropriate for certain age groups (see Sizes & Ages, right). Keep in mind this is a rough guide only, and will vary according to your child's growth rate.

We asked two experts – Simon Hayes, editor of *Bicycling Australia*, and John Droz, proprietor of Gilbert's Cyclery – to assess the bikes for details such as quality of construction. Our tester, Antonio Bonacruz, also tested each bike against certain aspects of the Australian standard, specifically focusing on design and performance requirements.

You should get your new bike assembled and checked at a bike shop; it costs about $50 but is a smart investment. ■

WHAT TO BUY

These six bikes passed all mandatory aspects of the safety standard:

- **Huffy Flower Girl** 40cm/16in $138
- **Kink Launch** 50cm/20in $549
- **Magna Stranded** 50cm/20in $129
- **Magna Summer Blast** 40cm/16in $119
- **Malvern Star Radmax** 50cm/20in $239
- **Trek Mystic** 50cm/20in $349

Two bikes – the **Dunlop Flutter** 40cm/16in and **Malvern Star Kaos** 40cm/16in – are worth considering; they failed only minor aspects of the standard.

The **Felt 10-Base** 18.5 50cm/20in, **Felt 10-Heretic** 40cm/16in, **Huffy Reactive** 50cm/20in and **Trek Mystic** 40cm/16in failed important aspects of the standard and so we cannot recommend them.

SIZES & AGES

As a rough guide, these sizes are suitable for these ages: **30cm:** 3-5 years; **40cm:** 6-8 years; **50cm:** 9-11 years

WHAT TO LOOK FOR

Construction Bikes should have consistent welds along the frame; avoid any with patchy-looking welding. To check, shake the bike and see if anything is loose or rattles. Also, any sharp projections should have covers.

Wheels Check they run true by lifting the bike or turning it upside down and spinning the front and back wheels. If a wheel is not running true, you'll see a wobble as you look at it from the front or rear of the bike (go online to see video of this). The wheels shouldn't rub against anything or be difficult to turn as this can make your child's ride harder and less enjoyable, so ask the bike shop to adjust accordingly.

Adjustment See how much you can adjust the seat post and handlebars. There should be a mark showing the maximum movement for the seat; if the adjustment capacity is small, your child will outgrow it quicker than you might like.

Brakes Look for back pedal brakes where your child can simply reverse their pedalling to stop. This allows them to concentrate on pedalling, balancing and steering without having to think about coordinating handbrakes at the same time. Where handbrakes are available, look for one with a lever that your child can grip easily. Check the brakes work effectively; for back pedal brakes, place the bike upside down and reverse the pedal movement; for front and rear rim brakes, push the bike forward when right side up and test by pulling the hand levers. If they're not working well, ask for them to be adjusted.

CHOICE ONLINE

For the full test results, as well as details on how we test children's bikes, go to **www.choice.com.au/kidsbikes**

STORY CHRIS BARNES

Fence me in

Safety gates and barriers should protect toddlers without being a hazard in themselves.

NUTSHELL

>> On test: 12 safety gates and three barriers, priced between $35 and $130.

>> Our tests found several with gaps wide enough to trap a child's limb, among other hazards.

When your child starts toddling and exploring the home, it's essential to make each room as child-safe as possible. But some areas (such as stairs) simply can't be made safe, and it's not always easy or practical to childproof every room. A safety gate or barrier is a good way to close off areas dangerous to your toddler without restricting access for yourself.

There's no Australian Standard for safety gates, so we base our tests on suitable clauses from the standards for cots, portable cots and toys. Our tester, Antonio Bonacruz, looks for a range of potential hazards. ■

GATE OR BARRIER?

Gates are convenient when you need frequent access to the closed-off area; it's much easier to open a gate than step over a fixed barrier. However, being more basic devices, barriers are often cheaper.

WHAT TO BUY

- **Lindam** Sure Shut Orto Safety Gate LD147 $80
- **Chicco** Night Light Autoclose Safety Gate 361379 $100
- **Love N Care** Advanced Auto-Close Gate $109
- **Kiddy Cots** Door Barrier DB-1 $35

Worth considering, as each had only a minor failure:

- **Summer** Extra Tall Walk-Thru Gate 07060C $130
- **Baby Dan** Premier Indicator Gate $76
- **Dream Baby** Extra-Tall Swing Closed Security Gate F190W $120

We don't recommend the following models, which had multiple minor hazards or at least one major hazard: **The First Years** Hands Free Gate Y3600; **Infa** Protecta Door Barrier 320; **Safety 1st** Quick Close Gate 35015720; **Valco Baby** Guardian Swing Back Gate; **North States** Expandable Swing Gate 4623; **Dream Baby** Retractable Gate F820; **Jolly Kidz** Smart Door Barrier Small JSB001; **Evenflo** Soft and Wide Gate 526335.

WHAT TO LOOK FOR

Mounting Gates and barriers are often fixed to the doorway by pressure mounts, which screw out from the gate frame and hold the gate in position by pressure alone. Make sure these tighten firmly enough to hold the gate securely in place. Pressure mounts aren't as secure as permanent hardware mounts, which are bolted or screwed directly into the wall or doorframe; these are a better choice for riskier areas such as the tops of stairways.

Latch Gate latches should be easily operated by an adult, but not by a toddler. Gates should require two separate actions to open, such as unlocking and lifting. The gate should close easily and positively – that is, it should be clear whether the latch has engaged properly, with an audible or visible indicator. Ideally, the gate should be operable with one hand, so you can get through easily while carrying your child or a basket of washing, for example. Some gates have a convenient foot pedal.

Footholds There should be no ledges or horizontal bars that could be used for climbing. Avoid criss-cross diamond-shaped (accordion-style) barriers, as these can also be climbed and can entangle clothing or trap limbs and heads.

Adjustable width Most gates or barriers will fit a range of door widths, but some are more adjustable than others. Their mountings usually extend a few centimetres, which allows for fine adjustment; any larger adjustments will need an extension kit, which are only available for some models. Some barriers and gates have sliding or extending sections that can be adjusted to a large range of doorways.

Gaps between bars should be between 50mm–95mm to avoid head entrapment. Any accessible smaller gaps should be between 12mm–30mm (to avoid limb entrapment) or less than 5mm (to avoid trapping little fingers).

Pet access An extra-tall gate is useful for keeping out pets (which can usually jump a standard-height gate), and a cat-flap can be handy to allow your feline friend to come and go while still keeping your child on the safe side of the gate.

CHOICE ONLINE

For the full test results, as well as details of how we test safety gates and barriers, go to **www.choice.com.au/safetygates**

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choice **Make the right one.**

NUTSHELL

>> Depending on your level of cover, our Best Buys for family cover can save you on average between $575 and $840 per year.

>> Keep an eye out for our Best Buys for extras and combined cover in the September issue of *CHOICE*.

STORY UTA MIHM & CECILIA LEE

Are you covered?

CHOICE outlines how you can save hundreds on your private health insurance – but do your homework first to make sure you pick the right cover for you.

Australia's largest health fund, Medibank Private, has made some dramatic changes to a range of its policies. Policies that previously restricted certain services, such as major heart surgery or hip and knee replacements, now fully exclude cover for some of these services – so where previously you would have been covered as a private patient in a public hospital, you'll now need to seek treatment in a public hospital as a public patient, just like someone without any insurance.

Why the changes?

Medibank Private says it made the changes because members were confused about the meaning of restricted cover, with some thinking they were fully covered for restricted services, which resulted in large out-of-pocket expenses. Other insurers have also downgraded existing policies or introduced new policies with exclusions.

CHOICE's Best Buy hospital insurance policies (see page 62) are selected from more than 850 family policies on our database. Compared with similar policies, our Best Buys (for family cover) can save you on average as much as:

- $591 for full cover without an excess
- $575 for full cover with up to $500 annual excess
- $840 for full cover with up to $1000 annual excess
- $617 for restricted-cover policies with up to $1000 annual excess.

Picking the right cover for you

There are three different levels of hospital cover:

Full (top) cover These policies cover you in private and public hospitals as a private patient, allowing you to choose your own doctor and jump hospital waiting lists. This is usually the best option if you expect you'll need treatment in a hospital over the next few years, or want to make sure you're fully covered should something unexpected happen. Close to four in five CHOICE members with hospital insurance choose this type of cover.

Restricted (medium) cover With this cover, a range of services are only covered in a public hospital as a private patient, not in a private hospital; you can choose your own doctor, but normally can't jump public hospital waiting lists. You can go either to a public or private hospital as a private patient for other procedures, such as a colonoscopy. Commonly restricted services include major heart surgery, hip and knee replacements, eye surgery, plastic and reconstructive surgery, pregnancy and assisted IVF, psychiatric care, rehabilitation, renal dialysis and palliative care.

Another type of restricted-cover policy is a public hospital policy, in which all services are restricted to cover you in a public hospital as a private patient.

Cover with exclusions (budget cover) Some or all of the services mentioned above are excluded from cover. For an excluded service, you're treated the same as someone without insurance. For unrestricted services you're covered as a private patient in a private or public

hospital. Bear in mind, however, that some budget policies increasingly cover only a short list of services, exclude some and restrict all others.

The policy with the lowest hospital cover we found is the combined hospital and extras policy Medibank Private My Options, aimed at younger people, which only fully covers injuries sustained in an accident (plus a handful of other youth-orientated services), and provides restricted cover for only three services. Everything else is fully excluded.

Restricted and exclusionary policies are also increasingly excluding or restricting gastric banding, which in some cases can be an effective treatment for obesity and associated health conditions. If you're looking for this service, you'll need to shop around and read your policy's fine print.

Check your cover level

Go to www.privatehealth.gov.au and search for your policy. This website, from the Private Health Insurance Ombudsman, has standardised information on all policies that allows you to compare them with each other. Start by looking for the type of policy – for example, those with full cover, known as "top" – then check the list of services not covered at all and the list of services only covered to a limited extent.

Health insurers regularly make changes to their policies. For example, policies with exclusions and restrictions may further restrict services that were previously fully covered. Review your policy regularly to make sure it's still suitable for your needs, especially if your circumstances are changing – for example, if you're starting a family or think you may need a hip replacement in the future. Talk to your health fund if you're not sure about your level of cover.

Save with an excess policy

If you want good cover but don't expect you'll need it over the next couple of years, it's worth taking out a policy with an excess and/or a co-payment. (The majority of CHOICE members have chosen this type of policy.) Usually, the greater the excess or co-payment, the cheaper your premium.

Excess is an amount you pay towards your hospital stay (such as $500), usually once per person or twice per family per year. Some policies waive or reduce the excess for day surgery, and many waive the excess for insured children.

Co-payment is an amount you pay per day up to a certain number of days each hospital stay (for example, $70 for seven days).

Cover without obstetrics A handful of policies – some not available to families – exclude or restrict only pregnancy-related services and fully cover everything else. These include Australian Unity's Non-Obstetrics Hospital and Smart Combination covers, GMHBA Silver Hospital (Single Parents), HBF 55Plus Twinpack, HCF Fit & Free, MBF Healthsmart and NIB's Just Hospital and Young At Heart Top covers. >

While you may have been covered as a private patient in a public hospital for certain services, you might now need to seek treatment in a public hospital as a public patient

SATISFACTION SURVEY

What members say about their health funds

Teachers Federation Health, a restricted membership fund, received by far the best rating for hospital cover satisfaction in our health survey of 2475 CHOICE members. A whopping 94% of Teachers Federation Health members who went to hospital in the past 12 months were fully satisfied with their cover (see table, right).

Of those funds available to everyone, the one with the most satisfied members is HBF, with 74% fully satisfied.

One in three of our survey participants may be undergoing treatment, as they have visited a specialist in the past 12 months. The most important hospital services for which participants wish to be covered are heart surgery, eye surgery, knee and hip replacement, rehabilitation and palliative care.

HOSPITAL COVER – SATISFACTION*

Fund (listed in order of "fully satisfied" score; number in brackets = respondents)	Fully satisfied (%)	Fairly satisfied (%)	Neutral (%)	Not satisfied (%)
Teachers Federation Health (36)	94	6	0	0
HBF (50)	74	12	10	4
HCF (93)	66	27	6	1
HBA (41)	63	24	5	7
Australian Unity (32)	63	22	9	6
NIB Health Funds (38)	61	21	3	16
Medibank Private (206)	60	26	8	7
MBF (115)	59	28	10	3
AVERAGE (809)	**67**	**22**	**7**	**5**

Source: CHOICE member health survey – 2475 participants in March 2010. Based on respondents who had a hospital claim in the past 12 months. We only used results for funds where we had 30 or more responses. Fractions of percentages have been rounded to the nearest whole number. Answers were given on a 10-point scale: answers of 10 and 9 were interpreted as "Fully satisfied", 8 and 7 as "Fairly satisfied", 6 and 5 as "Neutral", and 4 to 0 "Not satisfied".

CHOICE's Best Buy hospital insurance policies are chosen from more than 850 that we have analysed

HOSPITAL COVER BEST BUYS	MONTHLY FAMILY PREMIUM IN STATE($) WHERE POLICY IS A BEST BUY ($)									
Fund / policy (in order of score within categories)	**Score**	**ACT/NSW**	**NT**	**Qld**	**SA**	**Tas**	**Vic**	**WA**	**Annual excess***	**All services covered in private hospital**
FULL COVER, NO EXCESS										
HCF Top Plus	97-100			233	206	224	220	196	na	√
Health Partners Gold	97-99			223	223	223			na	√
Peoplecare Private Hospital	97-99	216		216	216	216	216		na	√
Medibank Private Blue Ribbon	95-99	205	130	231	224	219		191	na	√
Latrobe H3 Top Cover	94-98	216		216	216	216	216		na	√
AHM Top Hospital	97		136						na	√
HBA Top Cover	95	218							na	√
GMHBA Gold Level 0	94	218							na	√
FULL COVER, UP TO $500 EXCESS										
Peoplecare Private ($250 excess)	97-99	190		190	190	190	190		500	√
Medibank Private Blue Ribbon Level 2	95-99	172	97	192	187	197		156	500	√
HBF Intermediate ($140/$280 excess)	98							155	280	√ (B
Latrobe X2 Top CoverWise ($250 excess)	94-98	184		184	184	184	184		500	√
MBF Advantage ($250 excess)	94-98	182	107	197				156	500	√
GMHBA Gold Level 1	93-97	174		184	183	184	191	151	500	√
FULL COVER, UP TO $1000 EXCESS										
HCF Top Plus ($450 excess)	97-100				156	160		142	900	√
Peoplecare Private Hospital ($500 excess)	97-99			163	163	163	163		1000	√
Latrobe X3 Top CoverWise ($500 excess)	94-98	146		146	146	146	146		1000	√
Medibank Private Blue Ribbon Level 3	96-97	154	80	168					1000	√
GMHBA Frank Best	94-97	143		155	154	155	155		1000	√
GMHBA Gold Level 2	93-97	148		158	157	158	164	108	1000	√
HBA/Mutual Community Cover Level 5	94-96	147	95					140	1000	√
MBF Advantage ($500 excess)	94-96		87					135	1000	√
GMHBA Gold Plus Level 2	93							125	1000	√
RESTRICTED COVER, UP TO $1000 EXCESS										
HCF Advanced Savings ($450 excess)	70-73	103	63	119	115	99	123	77	900	(C)
HBA/Mutual Community Hospital Saver	62-67	100	68	115	116	102	119	86	1000	(D)
HBA/Mutual Community Family Essentials	60-61				117		128		0	(E)
AHM Basic	57-58				108		113		(A)	(F)
Peoplecare Basic ($500 excess)	56-58	102		102	102	102	102		1000	(G)
CHEAPEST POLICY TO AVOID LIFETIME HEALTH COVER SURCHARGE										
MBF Advantage ($1000 excess)	96		55						2000	√ (H
HCF Advanced Savings ($450 excess)	71		63						900	(C)
MBF Standard ($1000 excess)	69		52						2000	(J)
GMHBA Bronze Level 2	45-49	73		79	81	81	81	67	1000	(K)
GMHBA Frank Basic	45-49	72		78	79	79	79	66	1000	(K)
NIB Public Hospital ($400 excess)	43-48	82		93	92	75	92	73	800	(K)
MBF Budget ($1000 excess)	39-42	69	34					52	2000	(L)

THE TABLE The selected Best Buy policies are
en membership funds that anyone can join. We also
d four restricted membership funds in our survey –
tricted Membership Funds, right, for competitive
from these funds.
ums are monthly family premiums, rounded to the
dollar with the 30% government rebate deducted.
unds may give you a discount if you pay via direct
d/or annually instead of monthly.
premiums usually cost half the family premium,
ouples pay the same as a family. Some funds give
arents a large discount on the family premium.
ver policies cover you in a public or private
l as a private patient.
sted-cover policies don't cover all procedures in a
hospital. For some procedures, you'll only be covered as
e patient in a public hospital (usually in a shared room).
est policies let you avoid Lifetime Health Cover
ges, and most also provide an exemption from
dicare Levy Surcharge. They may have restrictions
lusions, and usually come with a high excess.
: We rated policies on their level of cover for 10
nly restricted services: major heart surgery; cataract
gery; obstetrics (pregnancy- and birth-related
s); assisted reproductive services (IVF); hip and
placements; dialysis for chronic renal failure; plastic
for medical reasons; rehabilitation; psychiatric
e and palliative care. We also included a rating for
centage of medical services with a gap. Gap is the
ce between what your health fund and Medicare
nd what your doctor charges for surgery, for example.
re is different in each state, which is why some
have different scores in different states – and
hy some scores are a range rather than an absolute
In average, the highest percentage of medical
s with a gap occurs in the Northern Territory, and
est in Tasmania.

NOTES na Not applicable. * For a family, the excess
pplies twice per year – we display the maximum
xcess.
ayment of $250 per day up to $500 per hospital stay,
al cap.
ides cover for a shared room only; also available
an excess for $170 per month in WA.
ract eye surgery, obstetrics, IVF, hip and knee
ments, psychiatric care and dialysis only covered as
e patient in a public hospital.
or heart surgery, cataract eye surgery, obstetrics, IVF,
knee replacements, psychiatric care and rehabilitation
vered as a private patient in a public hospital.
ervices fully covered for children but only covered as
e patient in a public hospital for adults (full cover for
nt resulting from an accident).
or heart surgery, cataract eye surgery, obstetrics,
and knee replacements, psychiatric care, rehabilitation,
and gastric banding only covered as a private patient
lic hospital.
or heart surgery, cataract eye surgery, obstetrics, IVF,
knee replacements, plastic surgery, psychiatric care,
tation and dialysis only covered as a private patient in
hospital.
his policy has an excess of more than $1000, it does
npt you from paying the Medicare Levy Surcharge
cable).
ract eye surgery, hip and knee replacements and
not covered. As this policy has an excess of more
000, it does not exempt you from paying the Medicare
rcharge (if applicable).
ervices only covered in a public hospital as a
patient.
or heart surgery, cataract eye surgery, obstetrics, IVF,
knee replacements and dialysis not covered. As this
as an excess of more than $1000, it does not exempt
m paying the Medicare Levy Surcharge (if applicable).

HOW TO SWITCH INSURERS

- **Get a detailed quote**, checking the applicable government rebate, discounts and Lifetime Health Cover loading.
- **Ask the new fund to commence its cover** only when the old cover is cancelled.
- **Request a clearance certificate** (which shows membership level and Lifetime Health Cover status) and an itemised claims statement from your old fund, and send both to your new fund.
- **Cancel your old cover** and check that the new cover has started.

RESTRICTED MEMBERSHIP FUNDS

Four funds included in our survey have restricted membership. Navy Health and Defence Health only offer policies for members (and their families) of the Australian Defence Force and Department of Defence; Teachers' Union Health and Teachers Federation Health only offer policies to education union members and their families.

The following policies score well in our comparison and can be considerably cheaper than open-fund Best Buys. Most offer a range of excess levels:

- **Defence Health:** Top Hospital.
- **Navy Health:** Premium Hospital, Healthy Hospital.
- **Teachers Federation Health:** Top Hospital, Private Hospital Saver, Private Hospital Smart Saver (cover for shared room only).
- **Teachers' Union Health:** Total Care Hospital.

CONTACTS

- **AHM** 13 42 46, www.ahm.com.au
- **Australian Unity** 13 29 39, www.australianunity.com.au
- **GMHBA** 1300 44 64 22, www.gmhba.com.au – GMHBA Frank policies, 1300 437 265, www.frankhealthinsurance.com.au
- **HBA** 13 12 43, www.hba.com.au
- **HBF** 13 34 23, www.hbf.com.au
- **HCF** 13 13 34, www.hcf.com.au
- **Health Partners** 1300 11 31 13, www.healthpartners.com.au
- **Latrobe Health Services** 1300 36 21 55, www.latrobehealth.com.au
- **MBF** 13 11 37, www.mbf.com.au
- **Medibank Private** 13 23 31, www.medibank.com.au
- **Mutual Community** 13 12 43, www.mutualcommunity.com.au
- **NIB** 13 14 63, www.nib.com.au
- **Peoplecare** 1800 80 87 00, www.peoplecare.com.au

RESTRICTED MEMBERSHIP FUNDS

- **Defence Health** 1800 33 54 25, www.defencehealth.com.au
- **Navy Health** 1300 30 62 89, www.navyhealth.com.au
- **Teachers Federation Health** 1300 72 81 88, www.teachershealth.com.au
- **Teachers' Union Health** 1300 36 07 01, www.tuh.com.au

NUTSHELL

>> ANCAP's latest crash test results indicate Great Wall Motor has made significant improvements since its utility cars performed poorly last year.

>> Australia's newest hybrid car, the Toyota Camry, doesn't rate any better than its non-hybrid predecessor.

STORY REBECCA GATTO

Safety switch

The latest ANCAP results shed some disappointing light on the safety of Australia's newest hybrid car, but show improvements for a Chinese manufacturer.

In our last report on safety testing by the Australasian New Car Assessment Program (ANCAP – see Low Fuel, High Safety, *CHOICE* March 2010, page 34), we saw fuel-efficient cars receiving some of the highest safety ratings. ANCAP arms consumers with information about the level of occupant protection that vehicles provide in serious front and side crashes, adopting testing protocols from the European equivalent, EuroNCAP. The EuroNCAP results should only be used as a guide, however, as the structure and equipment of European cars may differ from that of Australian models.

What's new?

Great Wall Motor's SA220 and V240 dual cabs scored poorly for occupant protection when they were tested in September 2009, lacking what should be standard safety features. A few short months later, however, the Chinese car-maker's X240 four-wheel drive (4WD) receives a four-star safety rating (see table, below right). Dual front airbags and antilock brakes (ABS) with electronic brake distribution (EBD) – features that were missing in the SA220 dual cab – are now standard in this model.

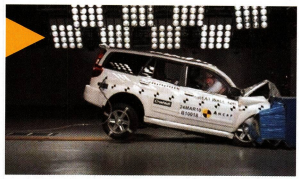
The structure and restraint systems in Great Wall Motor's 4WD performed much better in this round of crash testing. The X240 misses out on the five-star rating as it doesn't come with electronic stability control (ESC), which has been mandatory for achieving full marks since 2008. It's at the bottom for safety among other four-wheel drives, but overall it's encouraging to see this manufacturer making improvements. The newly tested Kia Sorento and Ford Territory 4WDs rank towards the bottom of a generally well-performing category.

In the small cars category, the Volkswagen Polo joins a line-up of top-performing cars that receive the five-star rating, coming second only to the Alfa Romeo Mito. The Polo has all the required safety features as standard equipment, offering a high level of safety for occupants in the event of a serious accident. It comes with head airbags, which made it eligible for the optional pole impact test, earning an extra two points. The 2009 Ford Fiesta 3-door hatch also ranks well among other small cars.

Hybrid technology

Hybrid cars use a conventional petrol engine with an additional electric power plant. They're designed to be more fuel-efficient while still providing the performance and efficiency of a petrol-fuelled car. Hybrids are at their most efficient in city driving situations; at low speeds, the petrol engine stops and the battery kicks in to keep the car running. On the open road, the difference between hybrid and petrol-fuelled cars is not as noticeable. The petrol engine on a hybrid will shut down if you're travelling downhill on freeways and open roads; however, a hybrid acts like any other car when travelling uphill.

In our last report, Australia's first hybrid car, the Toyota Prius, received the five-star rating. This time round, however, the new Toyota Camry Hybrid only scores a four-star safety rating – the same result as the Camry tested by ANCAP in 2007, suggesting no improvements have been made to achieve the highest score. The Camry Hybrid comes



with ESC, which would have made it eligible for the five-star rating, but the crash tests showed vulnerability to injury of the driver's knees. It also doesn't come with a passenger seatbelt reminder, a feature now standard in Commodores and Falcons. ■

WHAT'S TESTED?

ANCAP testing is internationally recognised and undertaken in an independent test laboratory. The two main crash tests are offset frontal and side impact, with a score of up to 16 points allocated to each. An additional five bonus points are available for a pole test (two points) and assessing seatbelt warning systems (three points). There is a separate pedestrian protection test that has a total of 36 points attainable. The point scores are then converted to star ratings. It's important to note that crash test results are only comparable for vehicles within the same category. For more on how the crash tests are conducted, refer to *CHOICE*, March 2010 (page 34).

Low fuel, high safety

Australia's latest hybrid car, the Toyota Camry Hybrid, only receives a four-star safety rating

2010 UPDATED ANCAP CRASH TEST RESULTS

Make / model / year / engine size (airbags) ranked in order of overall occupant protection within categories *	Occupant protection	Pedestrian protection
SMALL CARS		
Volkswagen Polo 5-door hatch, 2010 onwards, 1.2L (front, side and head)	★★★★★	★★☆☆☆
Ford Fiesta 3-door hatch, 2009 onwards, 1.25L (front, side, head and knee)	★★★★★	★★★☆☆
LARGE CARS		
Ford Falcon FG, 2008 onwards, 4L petrol (front, side and head) (A) (B)	★★★★★	★★☆☆☆
Toyota Camry Hybrid, 2010 onwards, 2.4L petrol/electric (front, side and head) (B)	★★★★☆	n/a
4WDS		
Kia Sorento European EX 5 seats, 2010 onwards, 2.2L diesel (front, side and head) (C)	★★★★★	★★☆☆☆
Ford Territory, 2010 onwards, 4L (front and side curtain) (B) (D)	★★★★★	n/a
Great Wall Motor X240, 2009 onwards, 2.4L (dual front) (B)	★★★★☆	n/a

TABLE NOTES *Source:* Crash test data from the Australasian New Car Assessment Program (ANCAP), which is supported by Australian and New Zealand motoring clubs, Australian state governments, the New Zealand government, NRMA Insurance and the FIA Foundation. At the request of ANCAP we have used the original scoring system rather than converting the results to a percentage. * Unless otherwise stated, the left-hand drive European models were tested by EuroNCAP. Australian specifications may vary, and models sold in Australia may provide slightly different levels of protection from those described. **(A)** The score applies to all petrol variants, including V8s from July 2008 and LPG-fuelled variants from May 2009. **(B)** Tested by ANCAP. **(C)** The score applies to diesel 4WD Sorentos with passenger seatbelt reminders and dual pretensioner on the driver seat. **(D)** ANCAP tested the all-wheel drive model and was provided with evidence that the rear-wheel drive variants provide comparable occupant protection. **n/a** Star ratings not available at time of going to print.

CHOICE ONLINE

To get the full updated ANCAP table combining results from our last update in March 2010, log on to **www.choice.com.au/ANCAP**

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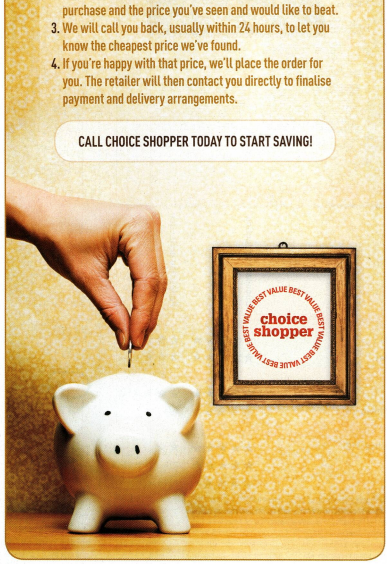

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HARD WORD

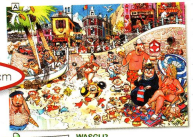
The winner of this month's best entry goes to D. Hall, who's looking for an empty aircraft hangar in which to do his puzzle. Thanks also to N. Kanas, B. & D. Cooper, K. Bolt, C. Deppeler, E. Dooley, H. Grimmond and J. Hand for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the unmarked originals. You can also log on to **www.choice.com.au/video** to see the latest Hard Word on video.

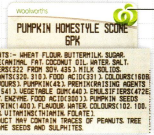
ARTIFICIAL CREAM?

It seems only fitting that a knitting yarn coloured "Chantilly" contains 30% milk.

PUZZLING INDEED

The first puzzle that needs solving, given the size of each piece, is finding the space to fit all 1000 pieces together.


JIGSAW PUZZLES
WASGIJ?
Hilarious puzzle concept to test even the most... 1000 pieces, each 69 x 49 cm
$29.95 each or both for $54.90 SAVE $5
A. A. 21002 High Season
B. 20000 Bear Necessities


Woolworths
PUMPKIN HOMESTYLE SCONE MIX
INGREDIENTS:- WHEAT FLOUR, BUTTERMILK, SUGAR, MARGARINE(ANIMAL FAT, COCONUT OIL, WATER, SALT, EMULSIFIERS(322 FROM SOY, 435), MILK SOLIDS, ANTIOXIDANTS(320, 310), FOOD ACID(331), COLOURS(160B (i)3), FLAVOURS, PUMPKIN(4%), PRENTICHARISING AGENTS (500, 450, 541), VEGETABLE GUM(440), EMULSIFIERS(472E, 471), SALT, ENZYMES, FOOD ACID(330), PUMPKIN SEEDS (4%), DEXTRIN(1400), FLAVOUR, WATER, COLOURS(102, 110, 160A), EGG, VITAMIN(THIAMIN, FOLATE).
THIS PRODUCT MAY CONTAIN TRACES OF PEANUTS, TREE NUTS, SESAME SEEDS AND SULPHITES.

HOME COOKING – WITH FRANKENSTEIN

It's hard to imagine what kind of home would produce a style of pumpkin scone containing the emulsifiers, food acid, vegetable gum, dextrin and added colours listed among the ingredients in these "homestyle" scones.

FLAVOURED? REALLY?

Surely the whole point of soda water is that it *isn't* flavoured?

THE 9TH STATE?

HIGH-OCTANE TWADDLE

The only thing "high energy" about this bottled water from New Zealand lies in its packaging, shipping and distribution.

HIGH ENERGY, LIVING WATER UNLIKE ANY OTHER BOTTLED WATER ON THE PLANET !!

BABY (BIG) FACE

Pity the poor baby whose face doesn't fit this face-washer ... And do they really need a size specification anyway?

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